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# Canadians in the pre-retirement years: A profile of people aged 55-64

Target groups project



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# Canadians in the pre-retirement years: A profile of people aged 55-64

Target groups project

**Colin Lindsay**  
**Mary Sue Devereaux**

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# HIGHLIGHTS

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- In 1990, people aged 55-64 numbered almost 2.4 million. They made up 8.9% of the total population, virtually the same proportion as in 1981.
  - The share of the population accounted for by 55-64-year-olds ranged from highs of 9.3% in Quebec and 9.2% in both Ontario and British Columbia, to 7.5% in Alberta and 7.3% in Newfoundland.
  - Most pre-retirees are, or have been, married. In 1990, 79% of 55-64-year-olds were married, while 9% were widowed, and 6% were divorced. Just 6% had never married.
  - The vast majority (91%) of pre-retirees have raised children. In most cases, however, these children no longer live at home. In 1990, 59% of married people aged 55-64 were "empty-nesters."
  - The likelihood of living alone begins to rise at ages 55-64. In 1990, 16% of these women and 11% of the men lived alone.
  - The average expectation of life for 55-year-old women is just over 27 years, while for men, it is about 22 years.
  - After age 55, death rates rise sharply. In fact, at this age, death rates begin to exceed the level for the population overall.
  - The pre-retirement population tends to have less formal education than younger people. In 1990, just 10% of 55-64-year-olds had university degrees, diplomas, or certificates, compared with 18% of people aged 25-54. At the same time, 50% of pre-retirees had less than high school graduation, whereas 22% of people aged 25-54 were not high school graduates.
  - Employment among men in the pre-retirement age range has declined markedly in the last decade and a half. In 1990, 61% of men aged 55-64 had jobs, down from 76% in 1975.
  - The proportion of women aged 55-64 with jobs increased somewhat in the same period, although by 1990, only 34% were employed.
  - The relatively low levels of employment among 55-64-year-olds reflect the fact that many of them are not in the labour force. In 1990, 35% of men and 64% of women in this age range were not considered labour force participants.
  - The largest share of 55-64-year-old men not in the labour force had retired from their last job, while the vast majority of comparable women had not been active for some time. In fact, about 10% of all women in this age range had never worked outside their homes.
  - Relatively few people aged 55-64 were out of the labour force as a result of either having lost their job or being laid off. In 1990, 9% of men and 6% of women who were not in the labour force had either lost their job or been laid off within the last five years.
  - Unemployment is generally lower among 55-64-year-olds than among other workers. However, at ages 55-64, unemployment, especially for men, tends to last much longer than it does among their younger counterparts.
  - Pre-retirees' incomes are, on average, relatively high, although there is a considerable drop-off after age 60.
  - Many unattached individuals aged 55-64 have low incomes. In 1989, 38% of unattached pre-retirees had incomes below Statistics Canada's Low-Income Cut-offs.
  - By contrast, the incidence of low income among families headed by 55-64-year-olds is relatively low.
  - In 1989, 54% of employed people aged 55-64 were covered by a pension plan at work.
-

- People in their pre-retirement years are more likely than younger or older age groups to be homeowners. In 1990, 78% of 55-64-year-olds were homeowners, compared with 69% of 25-54-year-olds and 66% of those aged 65 and over.
  - As well, in 1990, 74% of owner-occupied households headed by a pre-retiree had no mortgage.
  - Although relatively few pre-retirees are tenants, a high proportion of renters in this age range encounter housing affordability problems. In 1990, 13% of tenant-occupied households headed by a 55-64-year-old paid rent that amounted to 50% or more of their household income.
  - A considerable amount of the free time that 55-64-year-olds gain when they retire is claimed by the mass media, especially television. In 1986, retired men aged 55-64 spent an average of about 25 hours a week watching television; weekly viewing by retired women in this age range averaged just over 18 hours.
  - People aged 55-64 are the most avid shoppers in Canada. On average, 55-64-year-old women shop about 9 hours a week, while men in this age group devote almost 6 hours a week to this activity.
  - On a per capita basis, no age group takes more international trips than 55-64-year-olds.
  - Most pre-retirees are affiliated with a religious group, and a high proportion of them are frequent churchgoers.
  - At ages 55-64, women assume greater responsibility for domestic chores than women at younger ages. However, this stage of the life cycle tends to be associated with a higher level of satisfaction for both husbands and wives, particularly empty-nesters.
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# INTRODUCTION

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**T**he Canadian population is aging. In fact, the growing proportion of people aged 65 and over and the social and economic problems associated with old age are among the most documented social trends in Canada.

Traditionally, people have been regarded as elderly once they turn 65; however, this is done largely for statistical and administrative convenience. In reality, aging is an evolutionary process.

This shows up clearly in an examination of 55-64-year-olds, sometimes called the "pre-retirement" age range.<sup>1</sup> In many regards, the profile of this group closely resembles that of people in their prime working years. Indeed, for many Canadians, these are their golden years: their incomes are relatively high; the majority are mortgage-free homeowners; they are still comparatively healthy; and with most of their children having left home, they have considerable time to travel, shop, and enjoy leisure activities.

Yet at the same time, many characteristics of the senior population are beginning to emerge in this group. Death and disability rates start to rise dramatically among 55-64-year-olds; their incomes are beginning to decline; and a growing number, especially women, are being widowed and living alone.

These and other characteristics which demonstrate the transitional nature of Canada's pre-retirement population are described

in this report. The information has been integrated from a variety of Statistics Canada sources to provide an overview of the demographic characteristics, family status, health, employment, income, housing, and activity patterns of 55-64-year-olds. This material will be of particular interest to those involved in analyzing, planning, or implementing the delivery of services to older Canadians. It will also be a useful tool for sectors of the business community interested in tapping the potential of this market.

Much of the information in this report has been taken directly from Statistics Canada publications. (See the bibliography at the end of this report for a list of publications.) However, a number of series also include previously unpublished data from sources such as the Survey of Consumer Finance, the Household Facilities and Equipment Survey, the Labour Force Survey, and the General Social Survey.

Because the universes and definitions used in the various surveys may differ, readers seeking more precise information on comparability and data quality should either consult the publications listed in the bibliography or contact the authors.

The information in this report is generally presented at the national level, although several major provincial breakdowns are included where applicable. As well, historical data have been used to illustrate significant trends.

Most series describing the pre-retirement population are accompanied by "benchmark" comparisons with other age groups. The age groups chosen for comparison vary depending on the specific variable. For instance, it was most pertinent to compare the labour force activity patterns of 55-64-year-olds with those of people in their prime working years (ages 25-54). On the other hand, comparisons with the population aged 65 and over were more appropriate for issues such as income, family status, and disability.

Most series have been disaggregated by sex, and several show 55-59-year-olds and 60-64-year-olds separately. The latter breakdowns further highlight the transitional nature of the pre-retirement years.

\* \* \* \* \*

This report was prepared under the direction of Gordon Priest, Director, Housing, Family and Social Statistics Division and

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<sup>1</sup> It is something of a misnomer to refer to 55-64-year-olds as the "pre-retirement" age group because some have already retired, while others have indicated that they plan to work indefinitely. However, for this report, the term "pre-retirement" is used in a general way to identify the whole population aged 55-64.

Jack Scott, Chief, Target Groups Project. The authors wish to acknowledge the assistance of Cheryl Sarazin, Josephine Stanic, David Horlor, Jennifer Meester, Pat Lapointe, Lisa Verdon, Joanne

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# POPULATION

**T**here were almost 2.4 million Canadians aged 55-64 in 1990. That year, this age group made up 8.9% of the total population. (Chart 1.1)

The 55-64-year-old component of the population was virtually unchanged throughout the 1980s; in fact, the 1990 figure was exactly the same as that in 1981. (Chart 1.2)

The percentage of people now in the 55-64 age range, however, is well above levels in earlier decades. In 1971, 8.0% of the population was aged 55-64, while the figure was 7.1% in 1961, and around 6% in both 1921 and 1931.

Most people currently in this age range, as well as those who are approaching it, are part of the relatively small cohort born during the Depression. As a result, the share of the population made up of 55-64-year-olds is expected to remain around 9% over the next decade.

This group's share of the total population, however, will begin to grow rapidly after the turn of the century, when people born during the "baby-boom" years begin turning age 55. For example, it is projected that for much of the first quarter of the next century, 13% to 15% of all Canadians will be aged 55-64.

1990, 58.2% of the population aged 65 and over were women, as were 51.1% of people in their pre-retirement years.

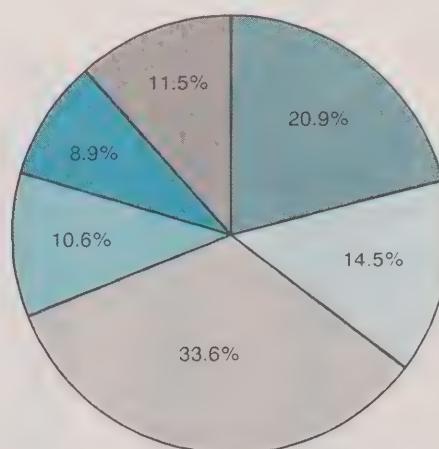
In fact, the tendency for women to significantly outnumber men first appears among pre-retirees, especially at age 60 and over. In 1990, 50.4% of 55-59-year-olds and 51.8% of the 60-64 age group were women. As well, the figure climbs to 53.0% for those in their 64<sup>th</sup> year.

The size of the female majority in the 55-64 age group,

however, has declined in the 1980s. In 1981, women had accounted for 52.3% of 55-64-year-olds. (Table 1.1)

The current preponderance of women among pre-retirees is in marked contrast to earlier in the century when women were a clear minority. In both 1931 and 1941, for example, just 46% of 55-64-year-olds were female. In fact, women have been the majority in this age range only since the early 1970s.

**Chart 1.1** Population, by age, 1990



## More women than men

Women currently make up the majority of older Canadians. In

Source: Statistics Canada, Catalogue 91-210.

### Regional distribution

The proportion of the population in the 55-64 age group varies somewhat across the country. In 1990, the share of the population accounted for by pre-retirees ranged from highs of 9.3% in Quebec and 9.2% in both Ontario and British Columbia, to 7.5% in Alberta and 7.3% in Newfoundland. (Chart 1.3)

However, because of the migration patterns of 55-64-year-olds, the share of a province's residents in this age group may not be an accurate predictor of the eventual size of that province's elderly population.

### Migration patterns

In general, interprovincial migration patterns of pre-retirees are similar to those of the rest of the population. For example, in

1989-90, there were net in-flows of migrants aged 55-64 into British Columbia and the Atlantic Provinces and net out-flows from the other regions. This pattern was the same as that for the overall population. (Table 1.2)

However, the relative magnitudes of interprovincial flows of 55-64-year-olds differ significantly from those of the overall population, especially people in their prime working years. For example, in 1989-90, British Columbia had a net in-migration of 1,412.4 people aged 55-64 per 100,000 population in this range, compared with a net figure of 1,177.6 for 25-54-year-olds. Flows into the Atlantic Region were much smaller, although again, net in-flows of pre-retirees were considerably larger than those of 25-54-year-olds.

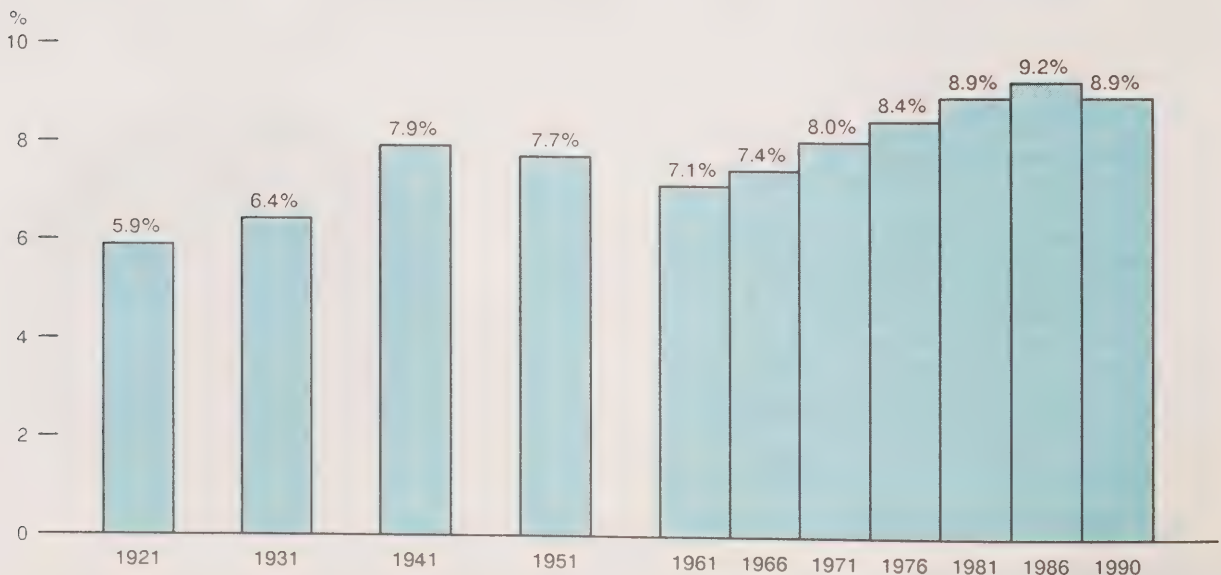
At the same time, there were large net out-flows of people aged 55-64 from Saskatchewan and Manitoba; net out-flows of younger people from these provinces,

however, were even greater. The opposite trend occurred in Ontario, Quebec, and Alberta, where net out-migration rates of 55-64-year-olds were well above those for the population aged 25-54.

These patterns suggest that people in their prime working years tend to migrate to areas offering greater economic opportunity, while those in older age groups, including the pre-retirement phase, are more likely to migrate for reasons such as climate or quality of life or to return to their original homes.

Overall, though, pre-retirees are not as likely as younger people to move. In 1989-90, there were 589 interprovincial migrants for every 100,000 persons aged 55-64. This was only about a quarter the rate for 15-24-year-olds and a third that of people aged 25-44. Even so, people aged 55-64 were more likely than Canadians aged 65 and over to move. (Chart 1.4)

**Chart 1.2** Percentage of population aged 55-64, 1921-1990



Source: Statistics Canada, Catalogues 91-210 and 93-101.



### Many immigrants

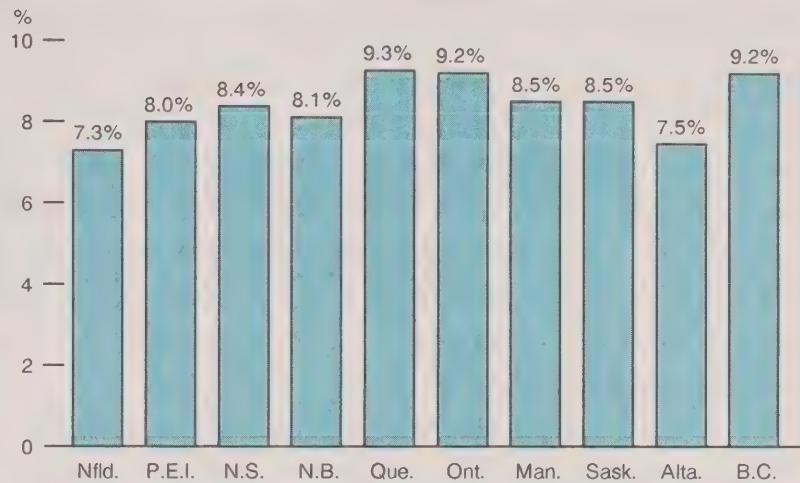
People in the pre-retirement population are more likely than those in younger age groups to be immigrants. In 1986, over a quarter (25.5%) of 55-64-year-olds were immigrants, compared with just 15.6% of the total population and 19.2% of those aged 25-54. The proportion of immigrants in the population aged 55-64, however, was slightly less than that among people aged 65 and over (26.6%).

Most immigrants in the pre-retirement population have been in the country a long time. In fact, 78.4% of immigrants aged 55-64 living in Canada in 1986 had arrived before 1966. Another 18.7% had immigrated between 1966 and 1982, while only 2.9% had arrived since 1983. As well, 83% of immigrants in this age range were Canadian citizens.

### More urban dwellers

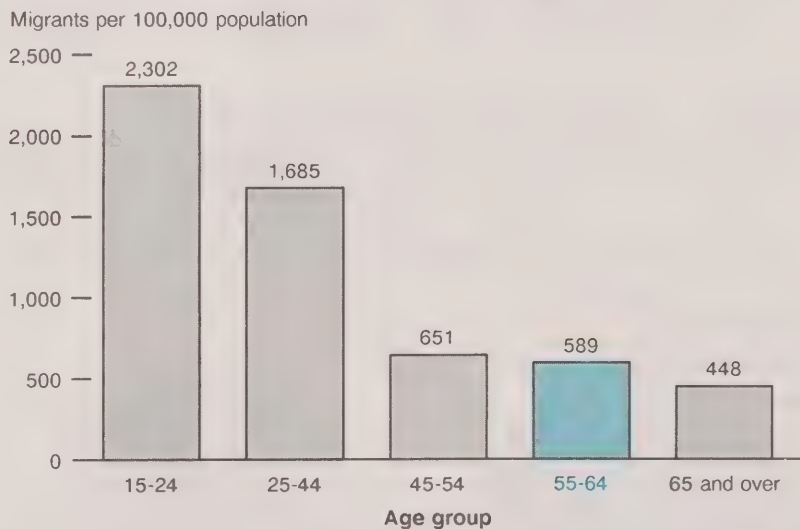
A relatively large share of pre-retirees live in urban areas. In 1986, 77.2% of these people lived in an urban area, slightly above the national figure of 76.5%. The proportion of pre-retirees in urban settings, though, was slightly less than that for the elderly population (78.6%).

**Chart 1.3** Percentage of population aged 55-64, by province, 1990



Source: Statistics Canada, Catalogue 91-210.

**Chart 1.4** Interprovincial migration rates, by age, 1990



Source: Statistics Canada, Catalogue 91-210.

**Table 1.1** Pre-retirement population, 1921-1990

Year	Total population of Canada	Population aged 55-64	Population aged 55-64 as % of total population	Women as % of population aged 55-64
	000s			%
1921	8,787.9	521.1	5.9	47.2
1931	10,376.8	661.9	6.4	46.2
1941	11,506.7	914.0	7.9	46.0
1951	14,009.4	1,076.8	7.7	48.3
1961	18,238.3	1,289.5	7.1	49.2
1966	20,014.9	1,479.7	7.4	49.8
1971	21,568.3	1,731.7	8.0	50.7
1976	22,992.6	1,924.4	8.4	51.8
1981	24,343.2	2,159.2	8.9	52.3
1986	25,309.3	2,328.3	9.2	51.7
1990	26,584.0	2,362.6	8.9	51.1

Source: Statistics Canada, Catalogues 91-210 and 93-101.

**Table 1.2** Net interprovincial migration, by age, 1989-1990

	Net interprovincial migration <sup>1</sup>		Net interprovincial migration per 100,000 people in age group	
	25-54	55-64	25-54	55-64
Newfoundland	-430	+ 51	-180.7	+ 121.4
Prince Edward Island	-151	+ 27	-282.2	+ 259.6
Nova Scotia	-77	+ 302	-20.1	+ 403.7
New Brunswick	+ 790	+ 265	+ 255.7	+ 450.7
Total Atlantic Region	+ 132	+ 645	+ 13.4	+ 346.8
Quebec	-1,591	-664	-51.3	-106.0
Ontario	-4,187	-2,023	-97.1	-226.2
Manitoba	-3,540	-555	-786.7	-598.7
Saskatchewan	-6,359	-743	-1,620.5	-873.1
Alberta	-551	-675	-49.8	-364.1
British Columbia	+ 16,163	+ 4,072	+ 1,177.6	+ 1,412.4

<sup>1</sup> Refers to the difference between the number of in- and out-migrants. A plus figure indicates there were more in-migrants than out-migrants; a negative figure indicates more out-migrants.

Source: Statistics Canada, Catalogue 91-210.



# FAMILY AND LIVING ARRANGEMENTS

The vast majority of the pre-retirement population either are married or have been married. Overall, in 1990, 79% of people aged 55-64 were married. Another 9% were widowed, and 6% were divorced. Just 6% had never married. (Table 2.1)

As well, many 55-64-year-olds have been married more than once. In 1990, 11% of both men and women aged 55-64 reported that they had married at least twice.

Male pre-retirees are more likely than their female counterparts to be currently married. In 1990, 85% of 55-64-year-old men were married, compared with 73% of women. (Chart 2.1)

In contrast, women aged 55-64 have a higher rate of widowhood than their male counterparts. In 1990, 14% of these women were widows, compared with just 3% of men. For both men and women aged 55-64, rates of widowhood were much higher than for comparable younger people, but lower than for the more elderly population.

The fact that widowhood is considerably more common among 55-64-year-old women than men is associated with higher mortality rates for men. (See the Mortality section in the Health chapter.) As well, husbands in this age range tend to be older than their wives. This shows up in the age distribution of spouses of pre-retirees. In 1990, the majority of both husbands and wives aged 55-64 had spouses who were also

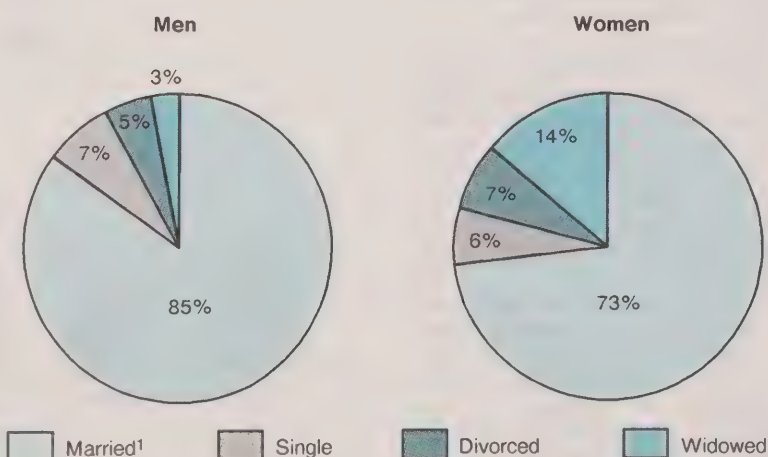
in this age group. However, husbands were far more likely than wives to have a spouse aged 45-54, whereas women were more likely than men to have a spouse aged 65 and over. (Chart 2.2)

The increased incidence of widowhood in the pre-retirement population is reflected, in part, in a significant number of lone-parent families headed by someone, usually a woman, aged 55-64, and in the share of these people, again, largely women, living alone.

## Lone parents

The rate of lone parenthood among those pre-retirees who still have children at home is comparatively high. In 1990, 23% of all family heads aged 55-64 with children at home were lone parents, whereas the corresponding figure for families headed by 25-54-year-olds was 18%.

**Chart 2.1** Marital status of people aged 55-64, by sex, 1990



<sup>1</sup> Includes separated.

Source: Statistics Canada, Catalogue 91-210.

As with younger families, women constitute the majority of lone parents in the pre-retirement age range. In 1990, 76% of lone parents aged 55-64 were women; this, however, was lower than the figure among lone parents aged 25-54 (82%).

### Living alone

The transitional nature of the pre-retirement years is also reflected in the rising share of these people who live alone. In 1990, 14% of 55-64-year-olds were living alone. This was above the figure for people aged 25-54 (10%), but well below that for the elderly population (31%).

Also, as with the elderly, living alone at ages 55-64 is more common among women than men. In 1990, 16% of these women, compared with 11% of men, were in one-person households. (Chart 2.3)

### Children and the empty nest

Whatever their current marital status, the overwhelming majority of 55-64-year-olds (91%) have had children. In fact, more than half (59%) of people in this age group had three or more children.

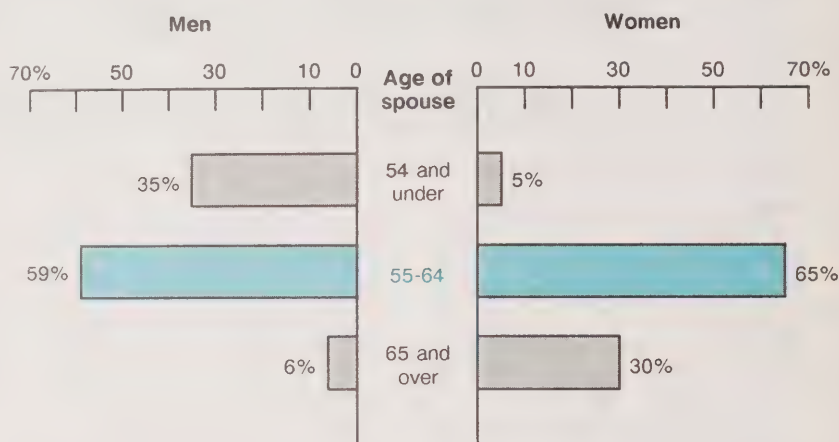
In most cases, however, the children of pre-retirees have left home, leaving their parents in the "empty-nest" phase. In 1990, 59% of married people aged 55-64 were empty-nesters, whereas only 36% still had children living at home. (The remaining 5% of married pre-retirees never had children.)

As a result, pre-retirement families tend to be relatively small. In 1990, married-couple families with the husband aged 55-64 contained an average of 2.7 persons. This compared with an average of 3.2 persons for all married-couple families.

But while the majority of pre-retirement couples no longer have children at home, a substantial proportion are grand parents. In

1990, 69% of people in this age range had grandchildren. Indeed, 25% of 55-64-year-olds already had five or more grandchildren.

**Chart 2.2** Age distribution of spouses of people aged 55-64, by sex, 1990



Source: Statistics Canada, Catalogue 91-204.

**Chart 2.3** Percentage of people living alone, by age and sex, 1990



Source: Statistics Canada, General Social Survey, 1990.



**Table 2.1** Marital status, by age and sex, 1990

Age group and sex	Single	Married <sup>1</sup>	Divorced	Widowed	Total	
	%				000s	
<b>25-34</b>						
Total	29.2	66.5	4.0	0.2	100.0	4,761.3
Men	35.7	60.9	3.3	0.1	100.0	2,372.6
Women	22.8	72.2	4.7	0.3	100.0	2,388.6
<b>35-44</b>						
Total	10.0	81.3	7.9	0.7	100.0	4,165.6
Men	11.3	81.7	6.7	0.3	100.0	2,071.1
Women	8.8	81.0	9.1	1.2	100.0	2,094.5
<b>45-54</b>						
Total	6.3	82.7	8.4	2.6	100.0	2,824.4
Men	6.8	85.0	7.3	0.9	100.0	1,412.1
Women	5.8	80.4	9.5	4.3	100.0	1,412.2
<b>55-59</b>						
Total	6.0	80.8	6.7	6.5	100.0	1,209.6
Men	6.5	85.2	6.0	2.3	100.0	599.5
Women	5.5	76.4	7.4	10.6	100.0	610.1
<b>60-64</b>						
Total	6.2	76.9	5.4	11.5	100.0	1,153.0
Men	6.8	84.2	4.9	4.1	100.0	555.3
Women	5.7	70.0	5.9	18.4	100.0	597.8
<b>55-64</b>						
Total	6.1	78.9	6.1	8.9	100.0	2,362.6
Men	6.7	84.7	5.5	3.1	100.0	1,154.8
Women	5.6	73.3	6.7	14.5	100.0	1,207.9
<b>65 and over</b>						
Total	7.3	56.5	2.9	33.2	100.0	3,051.8
Men	6.7	76.6	2.9	13.8	100.0	1,274.4
Women	7.7	42.2	3.0	47.1	100.0	1,777.4
<b>25 and over</b>						
Total	13.7	72.7	5.8	7.8	100.0	17,165.7
Men	16.2	75.9	5.1	2.8	100.0	8,285.0
Women	11.4	69.7	6.4	12.4	100.0	8,880.6

<sup>1</sup> Includes separated.

Source: Statistics Canada, Catalogue 91-210.





# HEALTH

**T**he pre-retirement population tends to be relatively healthy. Indeed, a large majority of the people in this age group express satisfaction with the state of their health. However, many health-related problems associated with advancing age begin to emerge at this stage of life.

## Mortality

Death rates rise dramatically during the pre-retirement years. In 1989, there were 7.9 deaths for every 1,000 Canadians aged 55-59 and 12.8 per 1,000 people aged 60-64. These rates were considerably higher than the figure for people in the 50-54 age group (4.7 deaths per 1,000 population), but substantially below rates prevailing after age 65. For example, the mortality rate for those aged 65-69 was 19.7 deaths per 1,000, while for people aged 70 and over, the rate was 61.2. (Table 3.1)

Male pre-retirees are about twice as likely as their female counterparts to die. In 1989, the mortality rate for men aged 55-59 was 10.3 deaths per 1,000 persons, in contrast to 5.5 for women in this age range. At ages 60-64, the death rate for men was 17.3, compared with 8.7 for women.

## Life expectancy

Differences in the death rates of men and women are reflected in women's longer life expectancy. In 1986, 55-year-old women could anticipate living, on average, another 27 years (to age 82), while for men, the expectation of life was 22 years (to age 77). (Chart 3.1)

There was a similar gap in the life expectancy of men and women leaving the pre-retirement phase. In 1986, 65-year-old women had an average life expectancy of 19 years (to age 84), while men this

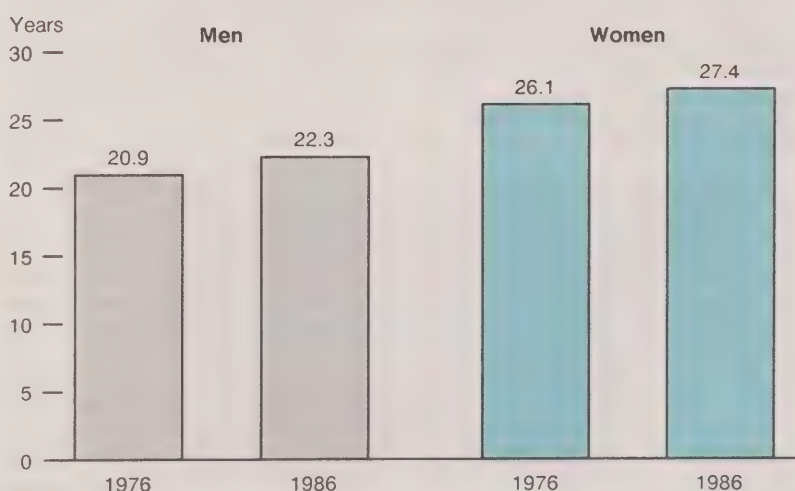
age could expect to live another 15 years (to age 80). (Table 3.2)

## Causes of death

The two leading causes of death for both male and female pre-retirees are cancer and heart disease. However, women are more likely than men to die of cancer, while the reverse is true for heart disease.

In 1989, 51% of all deaths of 55-64-year-old women, and 39% of those of men, were attributable to cancer. At the same time, 32%

**Chart 3.1** Life expectancy at age 55, by sex, 1976 and 1986



Source: Statistics Canada, Catalogues 82-003 and 84-532.

of deaths among men, and 19% of those of women, were due to heart disease.

Men aged 55-64 were also more likely than women to die as a result of accidents and other adverse effects such as suicide and homicide, as well as chronic liver disease and cirrhosis. By contrast, proportionally more pre-retirement women than men died of cerebrovascular disease and diabetes.

### Consultations with health professionals

People in the pre-retirement population are more likely than younger people, but less likely than seniors, to go to a doctor. In 1985, 84% of 55-64-year-olds said that they had consulted a physician in the previous year, compared with 78% of people aged 45-54. The figure for the pre-retirement population, though, was lower than that for seniors aged 65 and over (88%).

As well, pre-retirees consult physicians more often than do younger people, but less frequently than the elderly. In 1985, 15% of people aged 55-64 reported that they had seen a physician ten or more times during the previous year. This was almost double the figure for people aged 25-54 (8%), but below that for the elderly. In 1985, 20% of people aged 65-74 and 29% of those aged 75 and over reported ten or more consultations with a doctor in the previous year.

In contrast, visits to a dentist decrease with age. In 1985, 39% of pre-retirees said that they had been to a dentist in the previous year. This was lower than figures for 45-54-year-olds (43%) and for people aged 25-44 (57%), but above those for seniors aged 65-74 (33%) and 75 and over (22%).

### Surgery

Pre-retirees, especially men, have a comparatively high rate of

surgery. In 1988-89, there were 127.2 hospital surgical separations for every 1,000 men aged 55-64, compared with 72.2 per 1,000 men aged 45-54 and 44.9 for those aged 35-44.

The surgical separation rate for female pre-retirees, at 98.8 per 1,000 population in 1988-89, was above those for women aged 35-44 and 45-54, but lower than rates for women in their prime childbearing years, among whom obstetrical procedures were common.

Surgical separation rates among both male and female pre-retirees, though, were much lower than those among people aged 65 and over.

Pre-retirees who have undergone operations also stay in hospital somewhat longer than younger people, but not as long as the more elderly. Men aged 55-64 operated on in 1988-89 stayed in hospital 11.1 days on average, while the figure for women was 11.6 days. In comparison, the average stay for 25-54-year-olds lasted 8.3 days for men and 7.1 days (excluding obstetrical procedures) for women, while the figures were 16.7 days for men aged 65 and over and 20.8 days for elderly women.

The operations most frequently performed on pre-retirees in 1988-89 were diagnostic and therapeutic procedures. This type of surgery accounted for 23% of operations on both men and women aged 55-64. Surgery on the digestive system and abdominal region ranked second, representing 20% of operations on male pre-retirees and 17% of those on women. (Table 3.3)

Cardiovascular surgery was the third most common operation for pre-retirees. As well, these operations accounted for a larger proportion of surgery performed on 55-64-year-olds than on any other age group. In 1988-89, cardiovascular operations made up 17% of surgeries performed on men aged 55-64, slightly above the figure for men aged 45-54 (16%), and considerably higher than that for elderly men (11%). Among women, cardiovascular surgery accounted for 10% of

operations performed on 55-64-year-olds, compared with 7% at ages 45-54 and 8% for those aged 65 and over.

### Smoking

Fewer than a third of people in the pre-retirement age range are regular smokers. In 1989, 31% of 55-64-year-olds were smokers, compared with 36% of people aged 25-54. However, smoking was much more common at ages 55-64 than among the elderly, just 19% of whom smoked regularly.

Another third (32%) of the pre-retirement population were former smokers, while 37% had never smoked.

As at most other ages, men in the pre-retirement age range are more likely than women to smoke. In 1989, 33% of these men were regular smokers, compared with 29% of women. There was also considerable variation between the proportions of men and women who have either given up smoking or have never smoked. A relatively high percentage of men (41%) were former smokers, while close to half the women (48%) had never smoked.

### Alcohol consumption

During a typical week in 1989, about half (48%) of 55-64-year-olds consumed alcohol. This was lower than the figure for people aged 45-54 (58%), but higher than that for seniors (44%).

As well, 55-64-year-old men were more likely than their female counterparts to drink. In a typical week, 59% of men in this age range had a drink, compared with just 34% of women.

### Legal drugs

The use of legal drugs tends to rise at older ages, particularly among women. In fact, women in their pre-retirement years are



more likely than any other age group to take tranquillizers. In a typical month in 1989, 9.6% of women aged 55-64 had taken tranquillizers such as valium. This rate exceeded that for any other age group.

As well, 6.2% of women aged 55-64 had taken sleeping pills. This figure, though, was lower than those for elderly women (11.6%) and for women aged 45-54 (7.1%). In addition, 5.2% of female pre-retirees had taken prescription drugs such as codeine, demerol, or morphine. However, women in the 20-44 age range were more likely to take these drugs (6.4%).

By contrast, only a negligible number of men in the 55-64 age range had used any legal drugs during the same period.

### Overweight

People in the pre-retirement population are the most likely Canadians to be overweight. In 1985, 54% of pre-retirees were overweight, compared with 34% of 25-44-year-olds, 49% of those aged 45-54, and 48% of seniors aged 65 and over.

At ages 55-64, men were somewhat more likely than women to be overweight: 55% versus 52%.

### Disability

Around one-quarter of the pre-retirement population has some sort of disability. In 1986, 26% of both men and women aged 55-64 had a disability, and about 5% of all pre-retirees were severely incapacitated. (Chart 3.2)

As is the case at other ages, the disabilities that are most common among 55-64-year-olds have to do with mobility. In 1986, these problems affected 64% of disabled men and 80% of disabled women in the pre-retirement age range.

In addition, 38% of disabled men aged 55-64 and 19% of women had a hearing limitation, while over one in ten of both

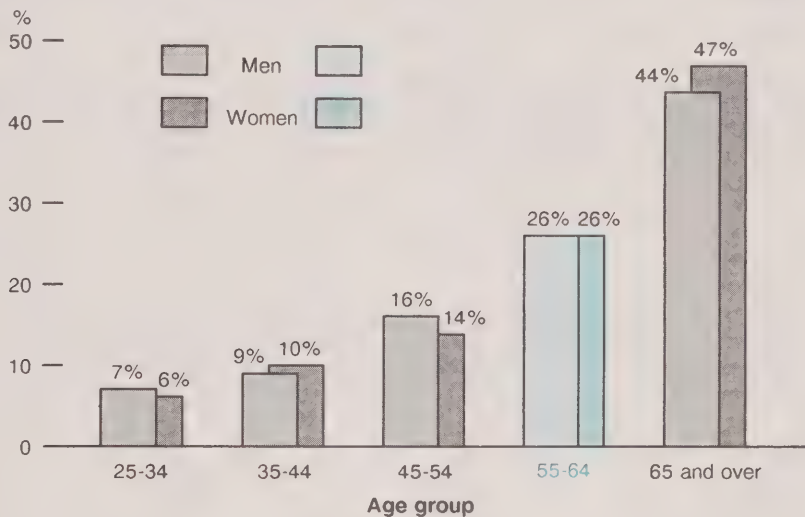
disabled male and female 55-64-year-olds had a vision problem.

### Satisfaction with health

A large majority of people in their pre-retirement years express satisfaction with their health. In

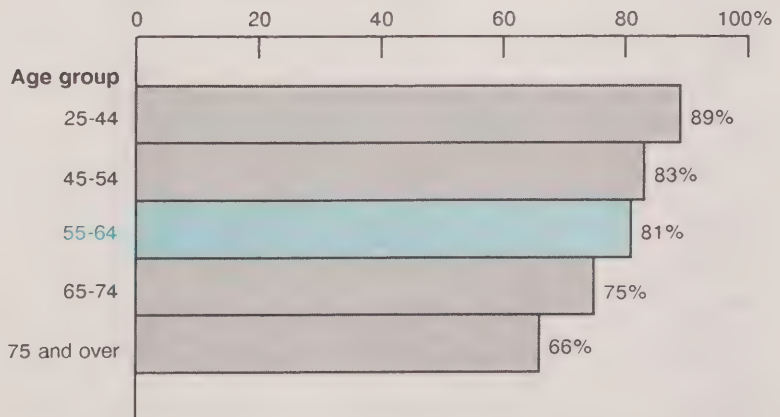
1989, 81% of 55-64-year-olds reported that they were satisfied with their health. This figure was somewhat below levels of satisfaction expressed by people aged 45-54 (83%) and 25-44 (89%), but above those for seniors (75% at ages 65-74 and 66% at ages 75 and over). (Chart 3.3)

**Chart 3.2** Disability rates, by age and sex, 1986



Source: Statistics Canada, Catalogue 82-602.

**Chart 3.3** Percentage of people satisfied with health, by age, 1989



Source: Statistics Canada, General Social Survey, 1989.

**Table 3.1** Mortality rates,<sup>1</sup> by age and sex, 1989

Age group	Men	Women	Total
25-44	1.6	0.8	1.2
45-49	3.6	2.2	2.9
50-54	6.0	3.4	4.7
55-59	10.3	5.5	7.9
60-64	17.3	8.7	12.8
<b>Total 55-64</b>	<b>13.6</b>	<b>7.1</b>	<b>10.3</b>
65-69	26.9	13.6	19.7
70 and over	74.8	52.3	61.2

<sup>1</sup> Deaths per 1,000 population.

Source: Statistics Canada, Catalogue 82-003S15.

**Table 3.2** Expectation of life, by sex, 1941-1986

Year and sex	At birth	At age 55	At age 60	At age 65
	Years			
1941				
Male	62.96	19.64	16.06	12.80
Female	66.30	21.42	17.62	14.08
1951				
Male	66.33	20.02	16.49	13.31
Female	70.83	22.61	18.64	14.97
1956				
Male	67.61	20.12	16.54	13.36
Female	72.92	23.38	19.34	15.60
1961				
Male	68.35	20.30	16.73	13.53
Female	74.17	24.01	19.90	16.07
1966				
Male	68.75	20.38	16.81	13.63
Female	75.18	24.70	20.58	16.71
1971				
Male	69.34	20.57	16.95	13.72
Female	76.36	25.53	21.39	17.47
1976				
Male	70.19	20.88	17.23	13.95
Female	77.48	26.14	21.96	18.00
1981				
Male	71.88	21.73	17.96	14.57
Female	78.98	27.06	22.85	18.85
1986				
Male	73.04	22.28	18.41	14.90
Female	79.73	27.43	23.17	19.12

Source: Statistics Canada, Catalogues 82-003S and 84-204.



**Table 3.3** Hospital surgical separations, by age and sex, 1988-89

Type of operation	Men			Women		
	45-54	55-64	65 and over	45-54	55-64	65 and over
	%					
Diagnostic/therapeutic	21.3	<b>22.9</b>	30.0	17.4	<b>23.5</b>	32.3
Digestive system/ abdominal region	22.0	<b>19.5</b>	16.0	16.7	<b>17.3</b>	13.9
Cardiovascular system	15.7	<b>17.4</b>	11.4	7.1	<b>10.3</b>	7.6
Musculoskeletal system	13.3	<b>9.5</b>	7.0	10.8	<b>13.2</b>	14.2
Genital organs	3.2	<b>8.2</b>	12.5	22.7	<b>9.4</b>	4.9
Urinary tract	5.6	<b>5.5</b>	6.3	4.2	<b>4.2</b>	3.2
Breast	0.2	<b>0.1</b>	0.1	6.0	<b>4.9</b>	2.9
Respiratory system	2.5	<b>3.7</b>	3.3	1.6	<b>2.5</b>	1.9
Eyes	2.5	<b>3.5</b>	6.7	2.0	<b>4.7</b>	11.9
Nervous system	4.3	<b>3.0</b>	1.8	3.4	<b>3.0</b>	2.0
Nose/mouth/pharynx	4.3	<b>2.7</b>	1.4	2.7	<b>2.1</b>	1.2
Other	5.1	<b>4.0</b>	3.5	5.4	<b>4.9</b>	4.0
Total	100.0	<b>100.0</b>	100.0	100.0	<b>100.0</b>	100.0
Total separations	96,531	<b>145,678</b>	285,266	107,178	<b>119,253</b>	286,307

Source: Statistics Canada, Catalogue 82-003S2.





# EDUCATION

**T**he pre-retirement population tends to have less formal education than younger people. For example, in 1990, 50% of pre-retirees lacked a high school diploma. In fact, 20% of 55-64-year-olds had not attended high school at all. In comparison, only 22% of people aged 25-54 had not graduated from high school, and just 4% had not gone past the elementary level. (Table 4.1)

Additionally, only 10% of people aged 55-64 had university degrees, diplomas, or certificates, well below the figure for 25-54-year-olds (18%).

Pre-retirees were also less likely than younger people to have other postsecondary credentials. In 1990, 4% of 55-64-year-olds had graduated from community college, less than half the figure (9%) for the 25-54 age group. Similarly, trade or technical diplomas and certificates were not as common among the pre-retirement population (10%) as among people aged 25-54 (13%).

Men aged 55-64 were more likely than their female counterparts to have a university credential. In 1990, 13% of male pre-retirees held a university degree, diploma, or certificate, compared with 8% of women. (Chart 4.1)

Male pre-retirees were also more likely than their female counterparts to have trade or technical qualifications, while women in this age group were slightly more likely than men to have a community college diploma.

## More limited skills

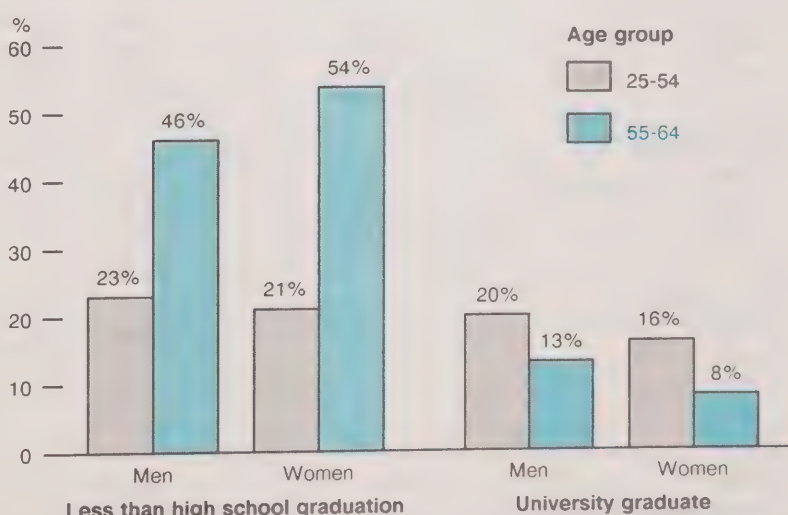
The comparatively lower educational attainment of pre-retirees appears to be reflected in lower reading skills. In 1989, just 39% of people aged 55-64 could meet most everyday reading demands. By contrast, 63% of people aged 35-54, and 76% of those aged 25-34, had adequate reading skills.

At the same time, another 32% of people aged 55-64 had limited reading skills, that is, either

they could use printed material only for limited purposes such as finding a familiar word in a simple text, or they could not read at all. This situation pertained to only 14% of 35-54-year-olds and 7% of 25-35-year-olds.

A further 30% of the population aged 55-64 could carry out simple reading tasks of clearly laid out material within familiar contexts. This group, however, did not have sufficient reading skills to cope with more complex texts.

**Chart 4.1** Level of education of people aged 25-54 and 55-64, by sex, 1990



Source: Statistics Canada, General Social Survey, 1990.

**Table 4.1** Highest level of education, by age and sex, 1990

Level of education and sex	Age group			
	25-54	55-64	65 and over	Total 25 and over
	%			
University credential				
Total	18.1	10.3	7.5	15.2
Men	19.9	12.5	10.2	17.4
Women	16.4	8.1	5.6	13.2
Community college credential				
Total	9.3	4.4	3.9	7.7
Men	7.2	3.6	2.7	6.0
Women	11.3	5.2	4.9	9.3
Trade/technical diploma/certificate				
Total	13.0	10.1	8.3	11.8
Men	15.4	12.3	9.8	14.1
Women	10.7	7.9	7.2	9.7
Some postsecondary/trade/technical				
Total	20.5	13.3	11.1	17.9
Men	19.2	13.5	13.3	17.5
Women	21.7	13.1	9.5	18.2
High school graduation				
Total	15.8	9.5	11.0	14.1
Men	13.7	8.8	6.7	12.0
Women	17.8	10.2	14.2	16.1
Some high school				
Total	18.0	30.8	28.1	21.5
Men	18.9	25.2	24.0	20.6
Women	17.2	36.2	31.1	22.4
Elementary or less				
Total	3.7	19.6	27.2	9.9
Men	3.6	21.2	30.1	10.0
Women	3.8	18.2	25.0	9.7
Other/not stated				
Total	1.6	2.0	2.8	1.9
Men	2.0	2.9	3.4	2.3
Women	1.2	1.1	2.5	1.4
Total				
Total	100.0	100.0	100.0	100.0
Men	100.0	100.0	100.0	100.0
Women	100.0	100.0	100.0	100.0

Source: Statistics Canada, General Social Survey, 1990.

# WORK

One of the most striking characteristics of the population aged 55-64 has been the decline in employment among men in this age range. In 1990, 61% of 55-64-year-old men had jobs, down from 76% in 1975. The proportion of men aged 25-54 with jobs also declined, but only by 4 percentage points; in 1990, 87% of these men were employed. (Chart 5.1)

The proportion of women aged 55-64 with jobs increased in the same period. But the size of this increase, from 29% to 34%, pales when compared with employment growth among women aged 25-54: the percentage of these women with jobs rose from 47% in 1975 to 70% in 1990.

Overall, 55-64-year-olds made up 8.7% of all employed Canadians in 1990, compared with more than 10% in the late 1970s and early 1980s.

## Provincial differences

Provincial variations in the labour force activity of pre-retirees mirror differences in the level and nature of economic activity across the country. In general, 55-64-year-olds in Ontario and the Western Provinces are the most likely to be employed.

In 1990, the percentage of men aged 55-64 with jobs ranged from 70% in Saskatchewan to only 44% in Newfoundland. The pattern

was similar for women, among whom employment levels were also highest in Saskatchewan (42%) and lowest in Newfoundland (18%). The proportions of women aged 55-64 with jobs were also very low in Quebec (26%), New Brunswick (26%), and Nova Scotia (27%). (Table 5.1)

## Not in labour force

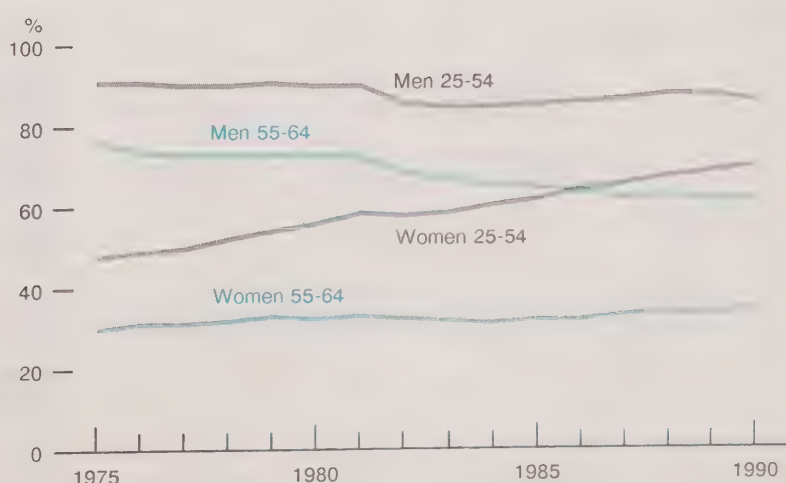
The relatively low employment levels among people aged 55-64 reflect the large number who are

not in the labour force. In 1990, 35% of these men and 64% of women were not labour force participants. (Chart 5.2)

The largest share of 55-64-year-old men who were not in the labour force had recently retired from their last job. In 1990, 36% of these men had retired within the previous five years. (Chart 5.3)

By contrast, the majority of women who were not in the labour force had not been active for some time: 56% had not worked in the last five years, and 15% had never worked.

**Chart 5.1** Percentage of people aged 25-54 and 55-64 employed, by sex, 1975-1990



Source: Statistics Canada, Catalogues 71-001, 71-220 and 71-529.



Relatively few 55-64-year-olds were out of the labour force as a result of losing their job or being laid off. In 1990, 9% of these men not in the labour force, and 6% of women, had either lost their last job or been laid off sometime in the previous five years. The comparative figures at ages 25-54 were 32% for men and 16% for women.

It is possible, however, that the distinction between retired workers aged 55-64 and those losing their jobs or being laid off has become blurred in recent years. For instance, in the last decade, some employers have provided early retirement incentives to facilitate the downsizing of their workforces.

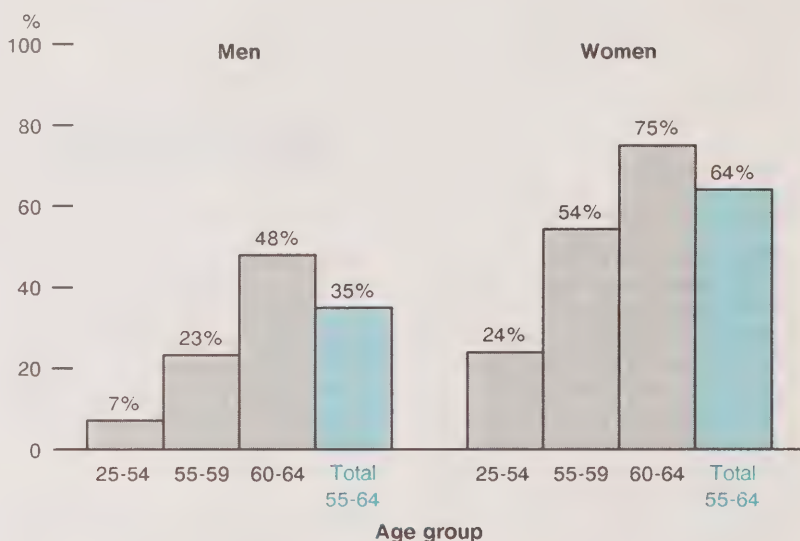
### Retirement plans

In addition to the fact that a large number of people aged 55-64 have already retired, many of those still working plan to retire early. Of employed 55-64-year-olds who had some idea of when

they would retire (77% of the total), 46% did not plan to work until age 65. Still, 39% intended to

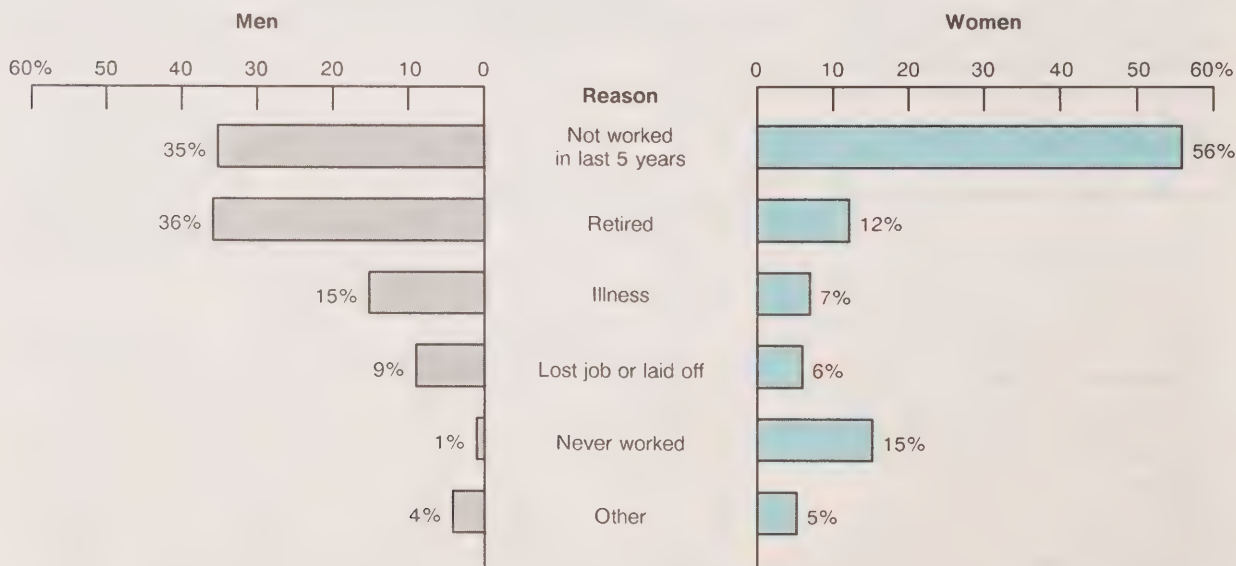
work at least to age 65, and 14% indicated that they did not plan to retire at all.

**Chart 5.2** Percentage of people aged 25-54 and 55-64 not in the labour force, by sex, 1990



Source: Statistics Canada, Catalogue 71-220.

**Chart 5.3** Percentage of people aged 55-64 not in the labour force, by reason for leaving last job and sex, 1990



Source: Statistics Canada, Catalogue 71-220.

## Part-time work

People aged 55-64 are much more likely than 25-54-year-olds to work part-time. In 1990, 28% of employed women in the pre-retirement age range and 6% of men held part-time jobs. In comparison, 20% of women and just 2% of men aged 25-54 were part-timers. Rates of part-time work among 55-64-year-olds, though, were substantially below those of women (39%) and men (31%) aged 15-24.

The reasons why 55-64-year-olds work part-time differ from those of younger people. In 1990, most part-time workers aged 55-64 (62% of men and 74% of women) did not want full-time jobs. Still, 24% of male part-time workers in this age range and 16% of women reported they could find only part-time employment.

By contrast, the majority (55%) of men aged 25-54 working part-time did so because they could not find full-time jobs. And significantly greater shares of women aged 25-54 than those aged 55-64 worked part-time either because they could not find full-time employment or because of personal or family responsibilities. Young people in the 15-24 age range were most likely to work part-time because they were going to school.

## Self-employment

A relatively large proportion of 55-64-year-old workers are self-employed. In 1990, 23% of all employed people in this age range worked for themselves. By contrast, just 14% of workers aged 25-54 were self-employed. In fact, 55-64-year-olds made up 14% of all self-employed people, whereas they constituted only 9% of all workers.

Men aged 55-64 are considerably more likely than women in this age range to be self-

employed. In 1990, 28% of working men aged 55-64 were self-employed, compared with 13% of women. Both men and women in the pre-retirement years, though, were more likely than comparable 25-54-year-olds to be self-employed.

The scope of businesses run by self-employed male and female pre-retirees also differs. For example, a higher proportion of men than women run incorporated businesses (36% versus 27%); as well, a greater share of men have people working for them (48% compared with 34%).

## Unpaid family workers

A small but significant number of women aged 55-64 are unpaid family workers. In 1990, 10,000 women in this age range, compared with only about 500 men, were unpaid family workers. These women made up 2% of all employed women aged 55-64; as well, they represented 15% of all unpaid family workers.

## Occupation

The occupational profile of 55-64-year-olds generally mirrors that of the rest of the labour force. There are, however, several significant differences that, to a large degree, are due to the generally lower levels of educational attainment of the pre-retirement population. For example, in 1990, employed men aged 55-64 were more likely than those aged 25-54 to work in a primary or service occupation and less likely to be in the professions or in manufacturing. (Table 5.2)

There are even larger differences among women, although 55-64-year-olds are as concentrated in female-dominated occupations as are women of other ages. In 1990, 71% of working women aged 55-64 were in teaching, health-related jobs, or clerical, sales, or service positions. This was about the same as the

figure for women aged 25-54 (69%). In comparison, just 30% of men aged 55-64 (and 28% of men aged 25-54) were in these occupations.

The mix of women aged 55-64 in "traditional" female jobs, though, differs somewhat from that of 25-54-year-olds. The older women tend to be more heavily concentrated in the sales and service areas, but less represented in teaching and health occupations.

In the non-traditional sectors, women aged 55-64 are less likely than their younger counterparts to be employed in managerial positions or professions other than teaching and health, while they are more likely to work in primary and manufacturing occupations.

The number of 55-64-year-olds in an occupational category may have implications for the labour force as a whole. For example, a relatively large 55-64-year-old component may be a precursor of shortages in the near future as these people retire; it could also mean, though, that there may soon be advancement opportunities for younger workers who possess similar qualifications.

Currently, people aged 55-64 are under-represented in most professional job categories. In fact, religion is the only profession in which they are substantially over-represented. In 1990, 19% of all professionals in religion-related occupations were in this age range. People aged 55-64 were also slightly over-represented among managers, reflecting, in part, the fact that many people in this age range have considerable seniority. At the same time, only 6% of all other professional positions were held by people in their pre-retirement years. (Chart 5.4)

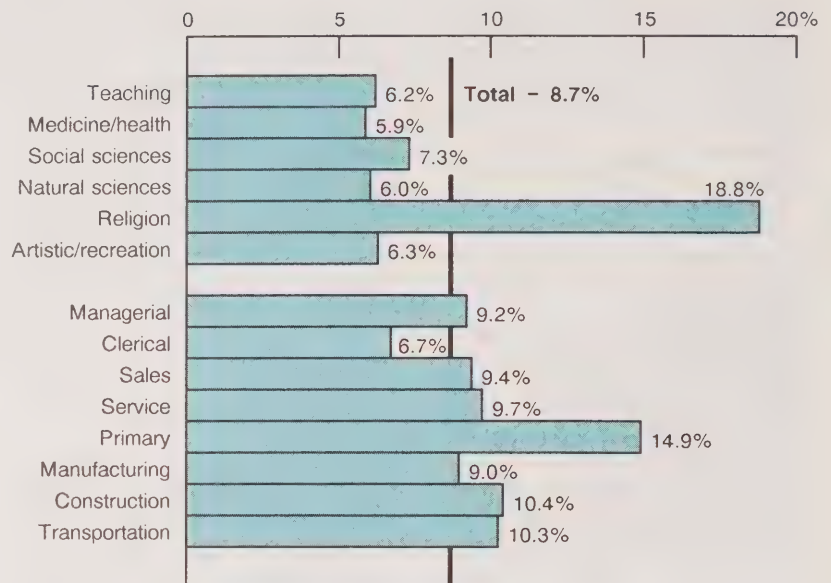
In the non-professional occupations, 55-64-year-olds are over-represented among workers in the primary sector, construction, and transportation, while they are under-represented in the ranks of clerical workers.

## Unemployment

Unemployment is generally lower among pre-retirees than among other workers. In 1990, 6.2% of 55-64-year-old male labour force participants and 5.6% of their female counterparts were unemployed. In comparison, the figures among people aged 25-54 were 7.1% for men and 7.4% for women, while among 15-24-year-olds, rates were 14.0% for men and 11.4% for women. (Chart 5.5)

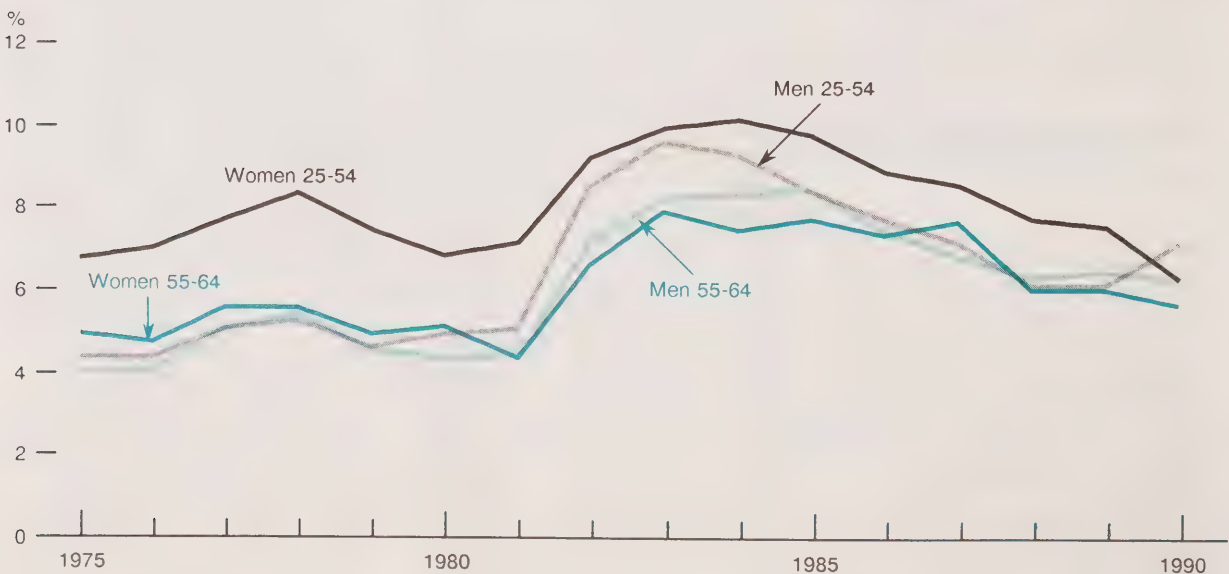
However, workers aged 55-64, especially men, tend to be unemployed much longer than their younger counterparts. In 1990, unemployed men aged 55-64 were out of work an average of 25.0 weeks, compared with 19.2 weeks for those aged 25-54; unemployed women aged 55-64 averaged 22.0 weeks of unemployment versus 17.7 weeks for women aged 25-54.

**Chart 5.4** Workers aged 55-64 as a percentage of total employment, by occupation, 1990



Source: Statistics Canada, Labour Force Survey.

**Chart 5.5** Unemployment rates of people aged 25-54 and 55-64, by sex, 1975-1990



Source: Statistics Canada, Catalogues 71-001, 71-220 and 71-529.



**Table 5.1** Labour force activity of people aged 55-64, by province, 1990

Province	% Employed		% Not in labour force	
	Men	Women	Men	Women
Newfoundland	43.7	18.3	49.6	78.3
Prince Edward Island	--	--	--	--
Nova Scotia	52.2	27.3	43.7	70.6
New Brunswick	50.8	25.8	44.0	71.7
Quebec	55.6	25.5	38.9	72.5
Ontario	66.6	39.1	30.7	59.3
Manitoba	62.6	41.3	33.7	56.8
Saskatchewan	69.8	42.2	26.1	56.1
Alberta	64.5	39.7	31.3	57.5
British Columbia	55.6	31.9	40.3	65.8
Total	60.9	33.7	35.1	64.3

-- Amount too small to be expressed.

Source: Statistics Canada, Catalogue 71-220.

**Table 5.2** Occupational distribution of workers aged 25-54 and 55-64, 1990

Occupation	Men		Women	
	25-54	55-64	25-54	55-64
%				
Professional:				
Teaching	3.5	2.6	7.2	4.1
Medicine/health	1.9	1.5	10.5	6.8
Social sciences	1.6	1.4	2.9	2.2
Natural sciences	6.3	3.6	1.7	0.6
Religion	0.3	0.8	0.2	0.2
Artistic/recreation	1.8	1.5	1.9	1.2
Total professional	15.5	11.3	24.5	15.2
Managerial	15.9	15.6	13.3	10.5
Clerical	5.6	4.6	29.5	27.0
Sales	8.6	9.4	8.1	12.4
Service	7.9	11.4	14.0	20.4
Primary	5.6	9.9	2.0	5.0
Manufacturing	19.6	16.7	6.0	7.0
Construction	10.7	11.0	0.3	0.3
Transportation	6.6	6.4	0.8	0.9
Other	4.0	3.8	1.5	1.3
Total	100.0	100.0	100.0	100.0
Total employment (000s)	4,956.0	691.4	4,072.7	401.1

Source: Statistics Canada, Labour Force Survey.



# INCOME

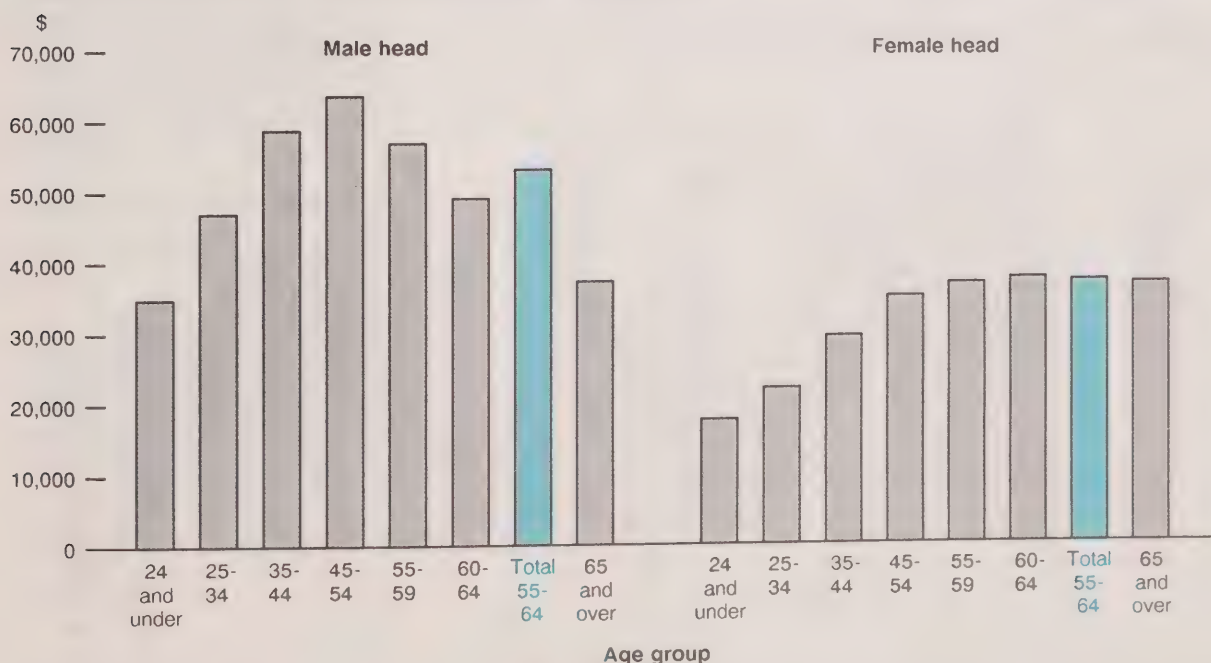
The incomes of pre-retirees tend to be higher than those of people in most other age groups. For example, in 1989, the average income of families<sup>1</sup> headed by men aged 55-64 (constituting more than 90% of all families headed by someone in this age range) was \$53,300, about \$1,000 more than the overall figure for male-headed families. (Table 6.1)

However, the decline in income typical among many elderly Canadians does begin to appear at ages 55-64. The average income of families headed by men aged 55-64 was about \$10,000 less than that of families headed by men aged 45-54, though still almost \$12,000 more than that of families headed by more elderly men. (Chart 6.1)

Within the pre-retirement group, there is also a noticeable drop-off between the incomes of

<sup>1</sup> Family data do not include all 55-64-year-olds living in families. Because only families with heads aged 55-64 are analysed, spouses aged 55-64 living in families headed by someone younger than 55 or older than 64 are excluded.

**Chart 6.1** Average family income, by age and sex of head, 1989





families headed by men aged 55-59 (\$57,200) and 60-64 (\$49,200).

### Income of female-headed families

The income characteristics of families headed by women aged 55-64 differ in some respects from those of male-headed families. The average income of families headed by women in their pre-retirement years, at \$37,400, was about \$7,000 more than the figure for all female-headed families, and more than \$2,000 above that for families headed by 45-54-year-old women.

The figure for families headed by pre-retirement women, though, was only about \$400 more than that for families headed by women aged 65 and over. Moreover, families headed by women aged 60-64 have a slightly higher average income than those headed by 55-59-year-old women.

### Income of unattached individuals

The incomes of both unattached men and women aged 55-64 are close to the averages for unattached men and women overall. In 1989, unattached men aged 55-64 had an average income of \$23,200, about \$1,000 less than that for all unattached men, while the average for women (\$19,800) was around \$1,000 more than that for all unattached women.

However, the average incomes of both male and female unattached pre-retirees are significantly below those of comparable people aged 35-54, but considerably greater than figures for unattached people aged 65 and over. (Chart 6.2)

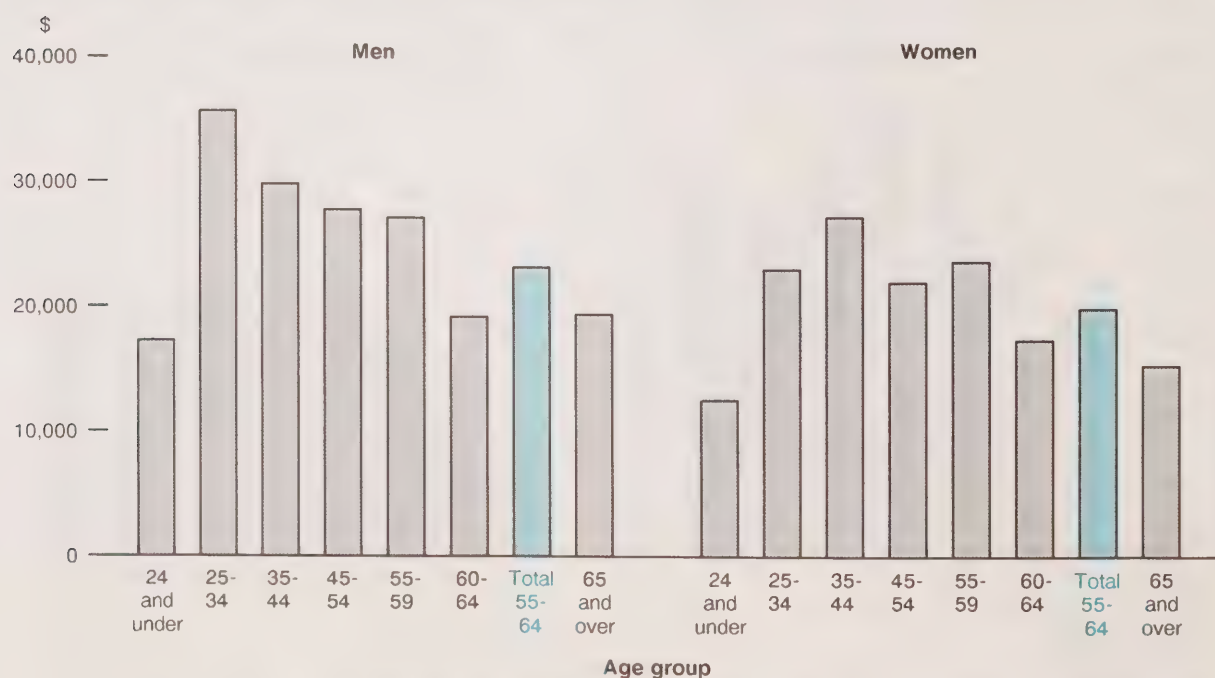
In addition, the incomes of unattached pre-retirees over and under age 60 differ substantially. Unattached men aged 55-59 had an average income of \$27,100, almost \$8,000 more than that of

men aged 60-64. In fact, unattached men aged 60-64 actually had a slightly lower average income than those aged 65 and over.

Much the same pattern emerges for women, with the exception that unattached women aged 60-64 still have a considerably higher average income than their more elderly counterparts.

Average figures for unattached pre-retirees, though, mask an income distribution which differs considerably from that of the unattached population overall. Notably, a high proportion of unattached pre-retirees have very low incomes. In 1989, nearly a quarter (24%) of unattached individuals aged 55-64 with some income received less than \$7,500. In contrast, this was the case for just 13% of all unattached individuals and only 3% of comparable people aged 65 and over. (Chart 6.3)

**Chart 6.2** Average income of unattached individuals, by age and sex, 1989



Source: Statistics Canada, Catalogue 13-207.

## Low income

Given the skewed distribution of income among unattached pre-retirees, it is perhaps not surprising that the proportion of them with incomes below Statistics Canada's Low Income Cut-offs is one of the highest for any age group.

In 1989, 38.0% of all unattached individuals in the pre-retirement population were classified as having low incomes. This was well above the figure (30.5%) for all unattached individuals and slightly higher than the level (37.5%) for comparable people aged 65 and over. In fact, the only unattached individuals with a higher incidence of low income than pre-retirees were aged 15-24 (45.0%). (Chart 6.4)

Unattached women aged 55-64 were somewhat more likely than their male counterparts to have low incomes. In 1989, 40.5% of these women, compared with 34.5% of men, had incomes below the established cut-offs. (Table 6.2)

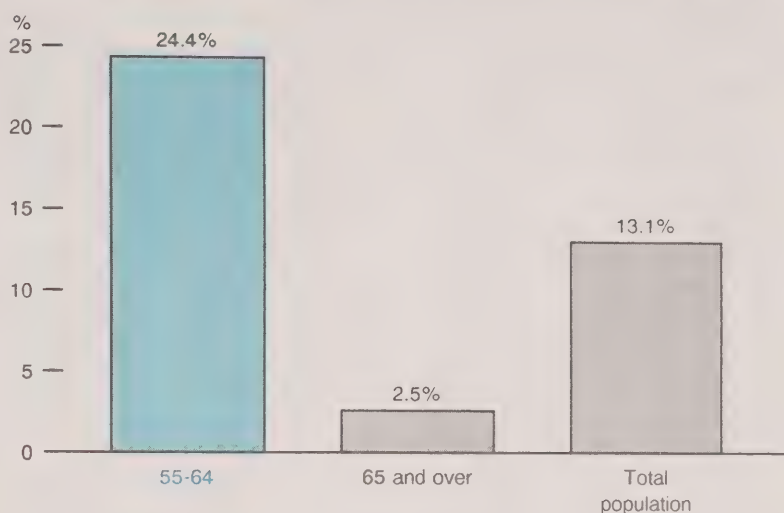
By contrast, few families headed by someone in their pre-retirement years are in low income situations. In 1989, 8.2% of families with a head aged 55-64 were classified as low income, compared with 9.6% of all families.

## Composition of income<sup>2</sup>

The transitional nature of the pre-retirement years is reflected in the relative importance of various sources of income to people in this age range. In 1989, wages and salaries (including income

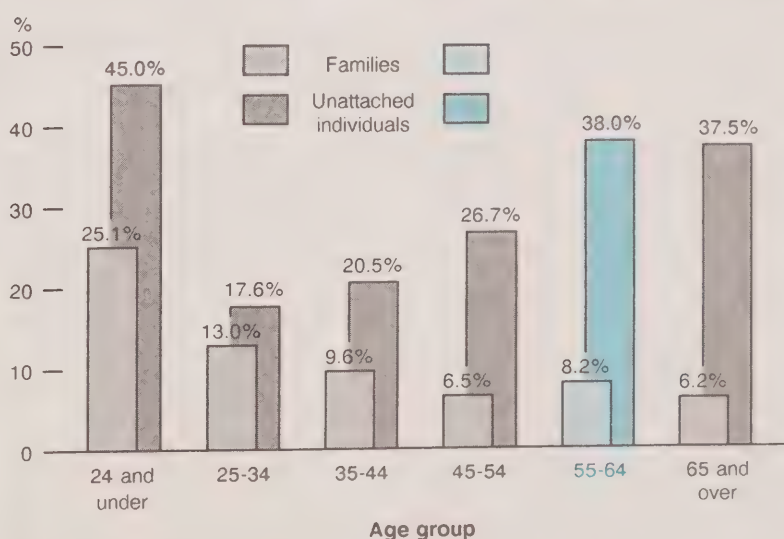
<sup>2</sup> More detail on this topic is available in "The Pension Carrot: Incentives to Early Retirement" by Hubert Frenken and "Women Approaching Retirement" by Diane Galarneau, both in the Fall 1991 issue of *Perspectives on Labour and Income*, Statistics Canada, Catalogue 75-001.

**Chart 6.3** Percentage of unattached individuals with incomes less than \$7,500, by age, 1989



Source: Statistics Canada, Catalogue 13-207.

**Chart 6.4** Percentage of families and unattached individuals with low income,<sup>1</sup> by age, 1989



<sup>1</sup> Incomes below Statistics Canada's Low Income Cut-offs (1978 base).

Source: Statistics Canada, Catalogue 13-207.

from self-employment) made up 67% of all the income received by 55-64-year-olds, well below the figure (90%) for people aged 25-54. In comparison, less than 10% of the income of seniors came from these sources. (Table 6.3)

At the same time, 11% of all income received by 55-64-year-olds was from investments; 10% consisted of transfer payments; and 10% came from retirement pensions. These figures were all considerably above those for people aged 25-54, but still well below those for the more elderly.

Canada/Quebec Pension Plan benefits make up the largest share of transfer payments received by 55-64-year-olds. In 1989, 42.4% of all transfer payments received by these people were from these plans. Another 17.5% were social assistance payments; 16.6% were unemployment insurance benefits; and 8.5% were Old Age Security benefits. The remainder came from a variety of other government programs including tax credits and Family Allowance.

Women aged 55-64 are more dependent than their male counterparts on investment income and transfer payments. In 1989, the shares of all income women received from these sources were about double those for men. However, because the average income of all men aged 55-64 with income is about double that for women (\$31,200 versus \$14,900), the actual dollar amounts that men received from investments and transfer payments were about the same as those for women. (Table 6.4)

Men aged 55-64 received a greater proportion of their income from wages and salaries than did women: 71% compared with 57%. And again, the difference in actual dollars earned is much larger, with men receiving about three times more, on average, than women from this source.

### Canada/Quebec Pension Plan

The Canada and Quebec Pension Plans (C/QPP) may have been one of the most important factors in the trend toward early retirement among 55-64-year-olds. (See the Employment section in the Work chapter.)

Introduction of the "flexible retirement" option for the QPP in 1984 and for the CPP in 1987 permitted access to these benefits as early as age 60. As a result, in 1988, 39% of men and 33% of women<sup>3</sup> aged 60-64 reported receiving C/QPP benefits.

As well, because participation in C/QPP is linked to employment, a much larger share of men than women currently contribute to these plans. In 1988, 64% of all men aged 55-64 reported C/QPP contributions on their income tax returns, compared with just 34% of women.

Overall, in 1988, 86% of men aged 55-64 were either receiving benefits from, or contributing to, C/QPP, whereas the figure was only 56% for women.

### Retirement pensions<sup>4</sup>

Provisions for early retirement in nearly all retirement pension plans have also likely contributed to the increase in retirement among people aged 55-64. In 1989, just over half of retired 55-64-year-olds (55%) received pension or retirement benefits. Only about half of these pensions (52%), however, were protected from inflation.

There was a wide divergence in the shares of retired men and women aged 55-64 receiving pension benefits. In 1989, while 65% of male retirees in this age range received retirement pension

benefits, this was the case for only 32% of women.

Men aged 55-64 were also more likely than women to belong to a retirement pension plan. In 1989, 57% of employed men in this age range reported that a pension plan was available where they worked, compared with 50% of women.

Overall, in 1989, 53% of men aged 55-64 and 23% of women were either receiving retirement pension benefits or were employed in a job in which a pension plan was available.

### Registered Retirement Savings Plans

Among pre-retirees, men are also considerably more likely than women to invest in a Registered Retirement Savings Plan (RRSP). In 1988, 36% of these men reported making RRSP contributions, compared with 20% of women. Women's RRSP accruals, however, may be augmented by their husband's spousal contributions.

<sup>3</sup> A large share of female C/QPP beneficiaries received survivors' pensions rather than retirement benefits.

<sup>4</sup> These data should not be compared directly with either the employment data in the Work chapter or with the information on Canada/Quebec Pension Plans. The employment data are from the Labour Force Survey; the retirement pension information is from the General Social Survey; and the C/QPP data are from the taxation files of Revenue Canada.



**Table 6.1** Average income, by age, 1989

Age group	Families		Unattached individuals	
	Male head	Female head	Men	Women
	\$			
24 and under	34,682	17,752	17,231	12,529
25-34	47,038	22,266	25,597	22,983
35-44	58,920	29,681	29,873	27,090
45-54	63,636	35,107	27,654	21,881
55-59	57,173	37,153	27,105	23,554
60-64	49,162	37,627	19,167	17,245
<b>Total 55-64</b>	<b>53,330</b>	<b>37,403</b>	<b>23,190</b>	<b>19,841</b>
65 and over	37,515	37,035	19,401	15,298
<b>Total</b>	<b>52,492</b>	<b>30,097</b>	<b>24,098</b>	<b>18,675</b>

Source: Statistics Canada, Catalogue 13-207.

**Table 6.2** Incidence of low income<sup>1</sup> among families and unattached individuals, by age, 1989

Age group	Families	Unattached individuals		
		Men	Women	Total
		%		
24 and under	25.1	38.3	51.9	45.0
25-34	13.0	16.8	18.9	17.6
35-44	9.6	20.2	20.9	20.5
45-54	6.5	22.6	30.7	26.7
<b>55-64</b>	<b>8.2</b>	<b>34.5</b>	<b>40.5</b>	<b>38.0</b>
65 and over	6.2	26.9	41.0	37.5

<sup>1</sup> Incomes below Statistics Canada's Low Income Cut-offs (1978 base).

Source: Statistics Canada, Catalogue 13-207; Survey of Consumer Finances.

**Table 6.3** Sources of income, by age, 1989

Source of income	Population aged		
	25-54	55-64	65 and over
	%		
Wages and salaries <sup>1</sup>	89.8	67.0	9.6
Investment income	3.0	10.8	23.5
Transfer payments	5.8	10.2	48.3
Retirement pensions	0.5	10.1	16.9
Other money income	0.9	2.0	1.6
Total	100.0	100.0	100.0

<sup>1</sup> Includes income from self-employment.

Source: Statistics Canada, Survey of Consumer Finances.

**Table 6.4** Sources of income of people aged 55-64, by sex, 1989

Source of income	Men		Women	
	\$	%	\$	%
Wages and salaries <sup>1</sup>	22,100	70.9	8,520	57.0
Investment income	2,560	8.2	2,570	17.2
Transfer payments:				
CPP/QPP	1,080	3.4	970	6.5
Social assistance	440	1.4	410	2.7
Unemployment insurance	550	1.8	230	1.5
Old Age Security	60	0.2	380	2.6
Other	440	1.4	280	1.9
Total transfers	2,560	8.2	2,280	15.2
Retirement pensions	3,460	11.1	1,150	7.7
Other money income	500	1.6	420	2.8
Total <sup>2</sup>	31,170	100.0	14,950	100.0

<sup>1</sup> Includes income from self-employment.<sup>2</sup> Represents the average for all those with income.

Source: Statistics Canada, Survey of Consumer Finances.

# HOUSING

**P**eople in their pre-retirement years are more likely than younger or older age groups to be homeowners. As well, most pre-retirees have paid off their mortgages.

In 1990, 78% of 55-64-year-olds owned their homes, compared with 69% of people aged 25-54 and 66% of those aged 65 and over. (Chart 7.1)

At the same time, 74% of owner-occupied households headed by 55-64-year-olds had no mortgage, more than double the percentage for homeowners younger than 55 (34%). Pre-retirees, however, were less likely than homeowners aged 65 and over to be mortgage-free (87%). (Chart 7.2)

## Affordability

While only a small share of pre-retirees are renters, a comparatively high proportion of them encounter housing affordability problems. For instance, in 1990, 13% of tenant-occupied households headed by a 55-64-year-old paid rent that amounted to 50% or more of their household income. By contrast, just 8% of tenant households with a head aged 25-54 and 10% of those with an elderly head were paying rent at that level. (Chart 7.3)

## Many rooms; few people

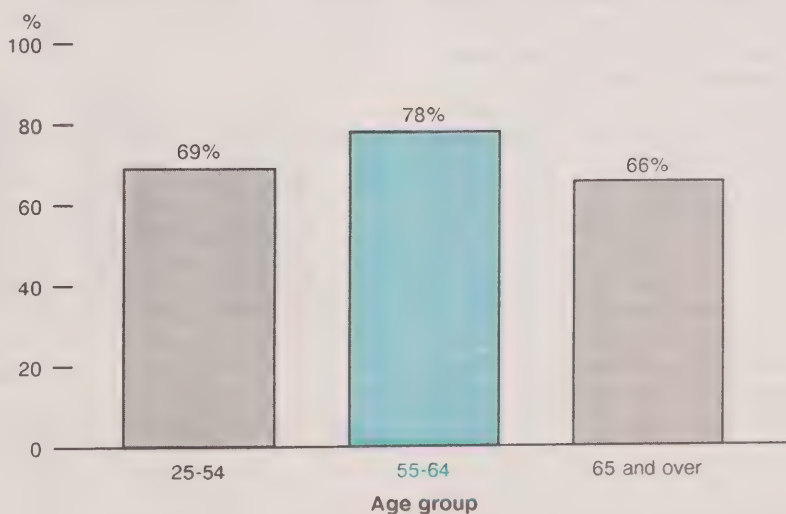
The transition of pre-retirees to the empty-nest stage is evident in the size of their homes relative to the number of people living there. On average, in 1990, there were 2.6 rooms per person in homes with the household head aged 55-64. This was considerably above the figure of 2.1 rooms per person in

dwellings with a household head aged 25-54, but below that (2.9 rooms per person) for those in which the head was aged 65 and over.

## Repairs

A considerable proportion of pre-retirees live in dwellings requiring repairs. Overall, 25% of homes

**Chart 7.1** Home ownership, by age of household head, 1990



Source: Statistics Canada, Catalogue 13-218.



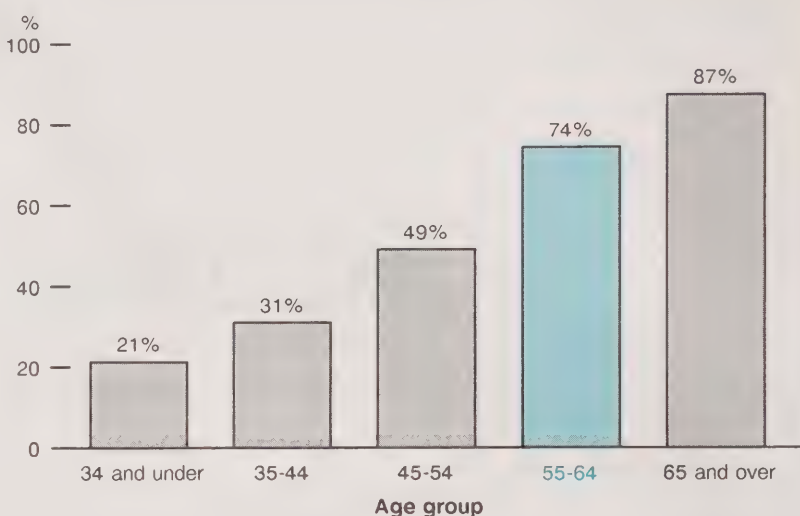
with a household head aged 55-64 needed repairs. This was lower than the proportion among households with a head aged 25-54 (28%), but higher than the figure for households with a more elderly head (22%).

### Comfort and convenience

Pre-retirees' homes tend to be well-equipped with appliances and other modern conveniences. In 1990, 68% of households headed by a 55-64-year-old were equipped with a freezer, whereas the proportions were 58% and 57%, respectively, in households headed by younger and older people. Pre-retiree households were also the most likely to have air conditioning, two or more colour television sets, and fire extinguishers. As well, this age group had the highest ownership rates for boats and vacation homes.

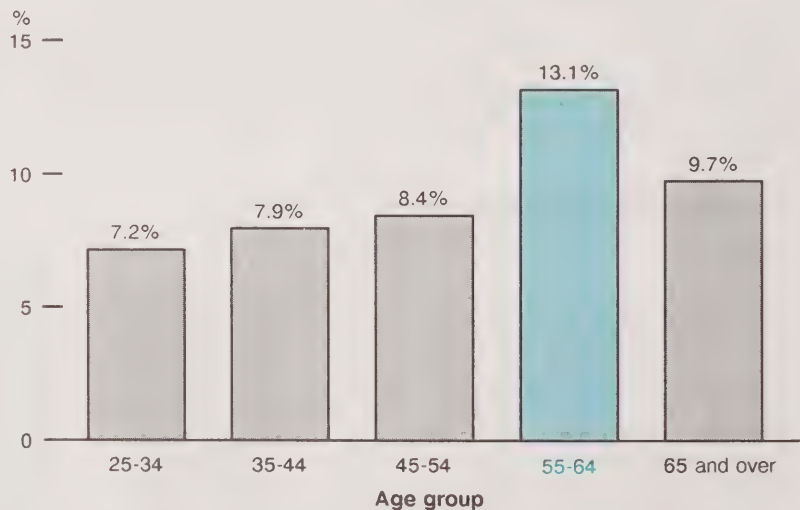
On the other hand, pre-retirees have not been as quick as younger people to acquire the most modern electronic equipment. For instance, although a majority of households headed by a 55-64-year-old had microwave ovens (70%) and video-cassette recorders (63%) in 1990, higher proportions of households headed by people aged 25-54 had these items (74% and 77%, respectively). As well, just 13% of pre-retirees had home computers, compared with 21% of households headed by someone in the 25-54 age range. In all cases, however, pre-retirees were more likely than elderly people to own modern appliances and equipment.

**Chart 7.2** Mortgage-free owner households, by age of household head, 1990



Source: Statistics Canada, Catalogue 13-218.

**Chart 7.3** Tenant households paying at least 50% of income for rent, by age of household head, 1990



Source: Statistics Canada, Catalogue 13-218.

# ACTIVITY PATTERNS

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**N**ot surprisingly, the ways in which 55-64-year-olds spend their time are influenced by their labour force status. On one hand, the time use patterns of people aged 55-64 who continue to work are much the same as those of younger working adults. Once they retire, however, people in this age group spend relatively large amounts of time on a range of leisure pursuits, especially television viewing, other media activities, and shopping. (Table 8.1)

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## Work time

During a typical week in 1986, men aged 55-64 who were in the labour force spent just over 44 hours on work and work-related activities such as travel to and from the job; women aged 55-64 who were in the labour force averaged 35 hours a week on such activities. These figures were similar to those for both male (46 hours) and female (39 hours) labour force participants aged 15-54.

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## Television and other media activities

People aged 55-64 spend a lot of time watching television, especially if they are retired. In 1986, retired men aged 55-64 watched television an average of

25.2 hours a week. By contrast, viewing time for those still in the labour force was 18.2 hours.

Women watch less television than men, although again, viewing increases after retirement. Retired women aged 55-64 watched an average of 18.2 hours of television a week in 1986, compared with only 11.2 hours for those in the labour force. Women who reported keeping house as their main activity, though, watched more television (almost 20 hours a week) than either of the other two groups.

Retirement also brings more time for reading, other media activities, and sports and hobbies. For example, in 1986, retired men aged 55-64 spent twice as much time per week reading as did their contemporaries still in the labour force.

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## Shopping

People aged 55-64 are among the most avid shoppers in Canada, at least in terms of the amount of time they spend on this activity. On average, in 1986, women aged 55-64 shopped 9.1 hours a week, while men devoted 5.6 hours a week to this activity. In comparison, among those aged 15-54, women shopped for an average of 7.0 hours a week, and men, 4.9 hours. (Table 8.2)

As well, shopping time for 55-64-year-olds rises once they retire. In 1986, retired women aged 55-64 spent almost 12 hours

a week shopping. Their contemporaries who reported their main activity as keeping house shopped somewhat less (9.1 hours a week), while those in the labour force averaged 7.0 shopping hours each week. (Chart 8.1)

Similarly, retired men aged 55-64 spend considerable time shopping: 10.5 hours per week in 1986, triple the time for 55-64-year-old men still in the labour force (3.5 hours).

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## International travel

People in their pre-retirement years also do a lot of travelling. In fact, 55-64-year-olds take more international trips (including those to the United States) on a per capita basis than people in any other age group. In 1989, pre-retirees took an average of 1.15 trips per person. The only other group with a comparable level of international travel was 45-54-year-olds (1.12 trips per person). By contrast, at ages 35-44, the figure was .88, while among the elderly, it was even lower (.74).

Trips taken by pre-retirees also tend to be relatively long. In 1989, 20% of trips to the United States made by people aged 55-64 lasted at least two weeks, while 34% of overseas trips taken by pre-retirees lasted three weeks or longer. Both figures were well above those for 25-54-year-olds but below those for people aged, 65 and over.

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### Religious affiliation and church attendance

Most pre-retirees are affiliated with a religious group, and a relatively high proportion of them attend church services regularly.

In 1990, 94% of people aged 55-64 stated that they belonged to a religious group. This was higher than the proportion among 25-54-year-olds (87%) and about the same as that for people aged 65 and over (95%).

Much the same pattern appears for church attendance. In 1990, 59% of pre-retirees went to a service at least once a month. This was above the figure (43%) for 25-54-year-olds, but similar to that for people aged 65 and over (60%).

As is true at all ages, women in the pre-retirement age group are more likely than their male counterparts to be regular churchgoers. In 1990, 62% of women attended a religious service at least once a month, whereas the figure among men was 56%.

### Domestic adjustments

Women in their pre-retirement years appear to have more responsibility for domestic chores than women at younger ages. In 1986, 47% of wives aged 55-64 prepared meals alone, compared with 37% of those aged 45-54.

And with the departure of children, wives generally have less help. Fully 50% of wives aged 55-64 in empty-nest families prepared meals alone, compared with 41% of their contemporaries in husband-wife families with children still at home. (Chart 8.2)

The pattern is similar for meal clean-up, general housekeeping, and laundry, with wives aged 55-64, especially empty-nesters, more likely than those aged 45-54 to do these tasks alone.

There is also an increase in husbands' responsibility for house

maintenance and yardwork once they reach the pre-retirement years, particularly after their children leave home.

These added responsibilities show up in the time that 55-64-year-olds actually spend on domestic chores. In 1986, women in this age range who were living with their spouse spent 25 hours a week on domestic work; the comparable figure for younger women who were living with their spouse was 21 hours.

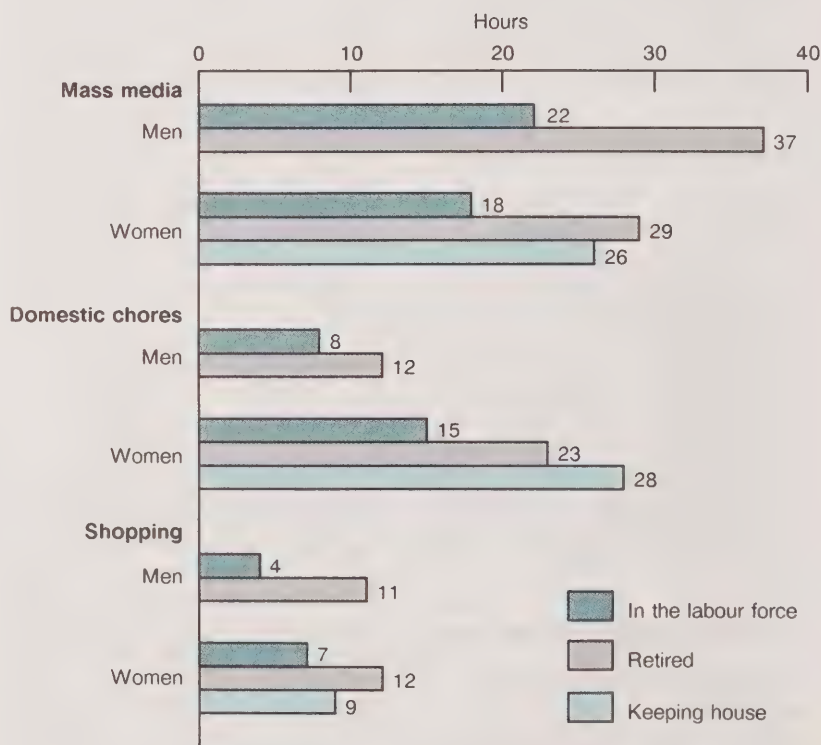
As well, men in the 55-64 age range spent more time working around the house than did younger men. Whereas men aged 55-64 who were living with their spouse devoted almost 10 hours a week to

household chores, the time younger men gave to these activities averaged just 7 hours a week.

### High level of satisfaction

Despite the changes mentioned above, people in their pre-retirement years are generally satisfied with the way domestic chores are divided. However, it is not surprising, given this distribution, that men express considerably more satisfaction than women. For both, though, satisfaction tends to increase after their children have left home.

**Chart 8.1** Hours per week people aged 55-64 spend on selected activities, by labour force status and sex, 1986



Source: Statistics Canada, General Social Survey, 1986.



In 1990, 71% of people aged 55-64 in husband-wife families described themselves as "very satisfied" with how their housework was shared; this compared with 60% of their counterparts aged 45-54. For empty-nesters in the 55-64 age range, the level of satisfaction was 75%, as opposed to 64% of those whose children were still at home.

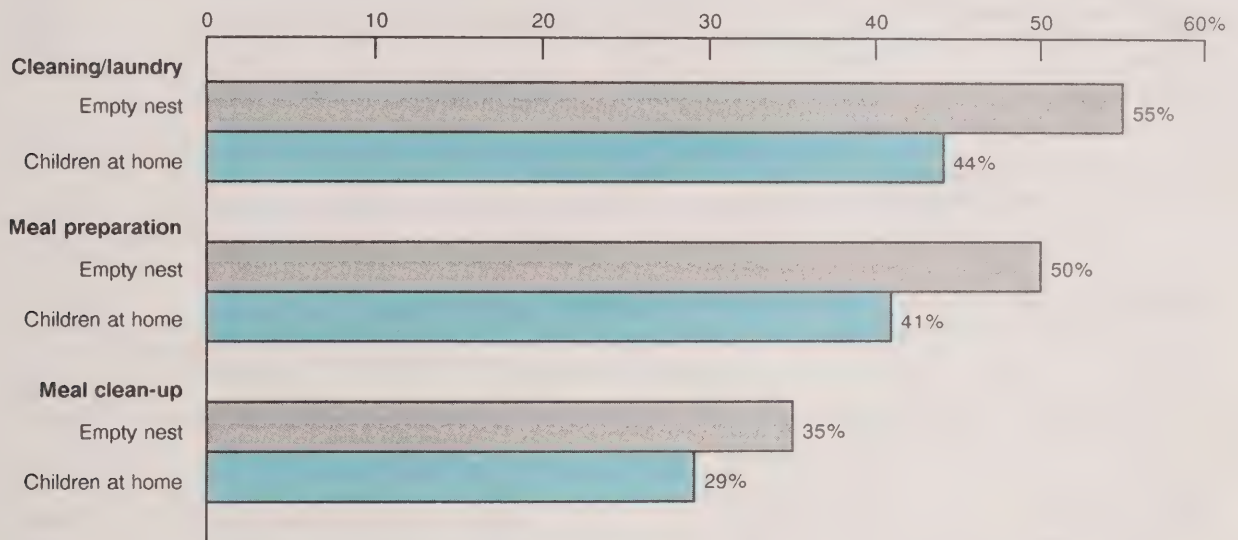
However, just 58% of wives aged 55-64 declared themselves "very satisfied" with the division of household labour, compared with 82% of husbands in this age range.

A large majority (75%) of 55-64-year-olds also said they were "very satisfied" with the relationship they had with their partner. The proportion tended to

be higher among empty-nesters (78%) than among those with children still at home (70%).

Again, though, men expressed a higher degree of satisfaction than did women. Fully 80% of husbands aged 55-64 were "very satisfied" with their relationship with their wife; the comparable figure for wives in the 55-64 age range was 70%.

**Chart 8.2** Wives aged 55-64 with sole responsibility for selected household tasks, by family type, 1990<sup>1</sup>



<sup>1</sup> Assessment of division of household labour made by survey respondents aged 55-64. Includes married and common-law couples.  
Source: Statistics Canada, General Social Survey, 1990.

**Table 8.1** Weekly time use of 55-64 age group, by sex and main activity, 1986

Time use	Men		Women		
	In labour force	Retired	In labour force	Retired	Keeping house
Hours per week					
Work for pay	44.1	3.5	35.0	--	--
Household chores	11.9	22.4	24.5	36.4	37.8
Domestic work	8.4	11.9	15.4	23.1	28.0
Child care	--	--	2.1	1.4	0.7
Shopping/services	3.5	10.5	7.0	11.9	9.1
Personal care	73.5	83.3	76.3	81.2	80.5
Sleeping	55.3	57.4	56.0	59.5	58.8
Eating	10.5	13.3	10.5	12.6	11.9
Other	7.7	12.6	9.8	9.1	9.8
Leisure	36.4	57.4	31.5	49.7	48.3
Television	18.2	25.2	11.2	18.2	19.6
Reading	3.5	7.0	4.2	5.6	3.5
Other media	0.7	4.9	2.1	4.9	2.8
Socializing	4.9	4.2	5.6	7.7	7.0
Sports/hobbies	4.2	9.8	3.5	9.8	9.1
Organizational/voluntary/ religious activity	2.1	3.5	2.8	2.1	4.9
Other	2.8	2.8	2.1	1.4	1.4
Education/other	2.1	1.4	0.7	0.7	1.4
Total	168.0	168.0	168.0	168.0	168.0

-- Amount too small to be expressed.

Source: Statistics Canada, General Social Survey, 1986.

**Table 8.2** Weekly time use of 15-54 and 55-64 age groups, by sex, 1986

Time use	Men		Women	
	15-54	55-64	15-54	55-64
Hours per week				
Work for pay	37.1	28.7	21.7	9.8
Household chores	13.3	15.4	28.7	33.6
Domestic work	6.3	9.8	16.1	23.1
Child care	2.1	--	5.6	1.4
Shopping/services	4.9	5.6	7.0	9.1
Personal care	73.5	79.1	77.0	80.5
Sleeping	56.0	56.7	57.4	58.1
Eating	9.8	11.2	9.1	11.9
Other	7.7	11.2	10.5	10.5
Leisure	36.4	43.4	32.9	43.4
Television	16.8	20.3	13.3	16.8
Reading	2.8	4.9	1.4	3.5
Other media	1.4	2.8	3.5	3.5
Socializing	5.6	4.2	6.3	6.3
Sports/hobbies	4.9	5.6	4.2	7.7
Organizational/voluntary/ religious activity	1.4	2.8	1.4	3.5
Other	3.5	2.8	2.8	2.1
Education/other	7.7	1.4	7.7	0.7
Total	168.0	168.0	168.0	168.0

-- Amount too small to be expressed.

Source: Statistics Canada, General Social Survey, 1986.

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### Catalogue No.

- 11-612** General Social Survey Analysis Series:  
No. 1 – Health and Social Support, 1985  
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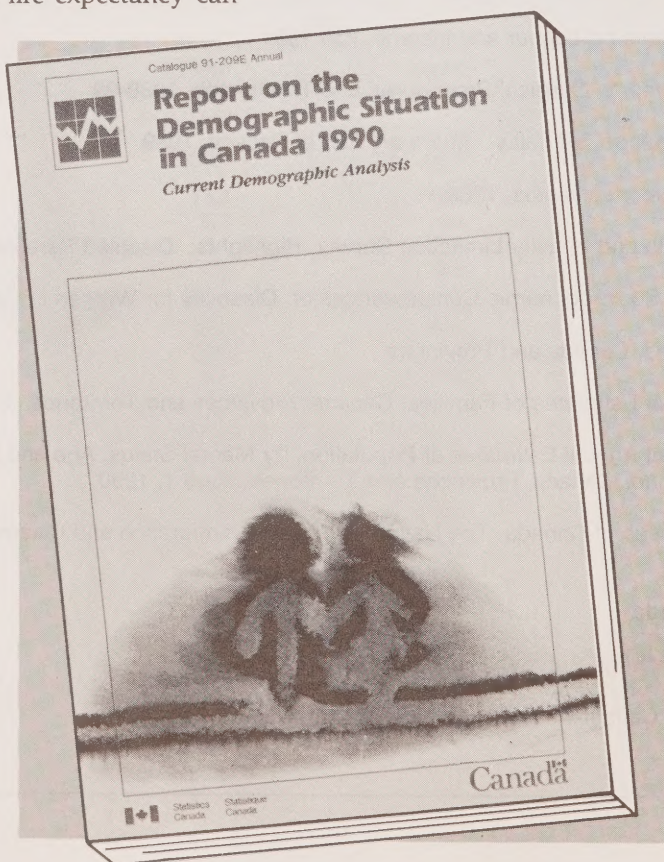
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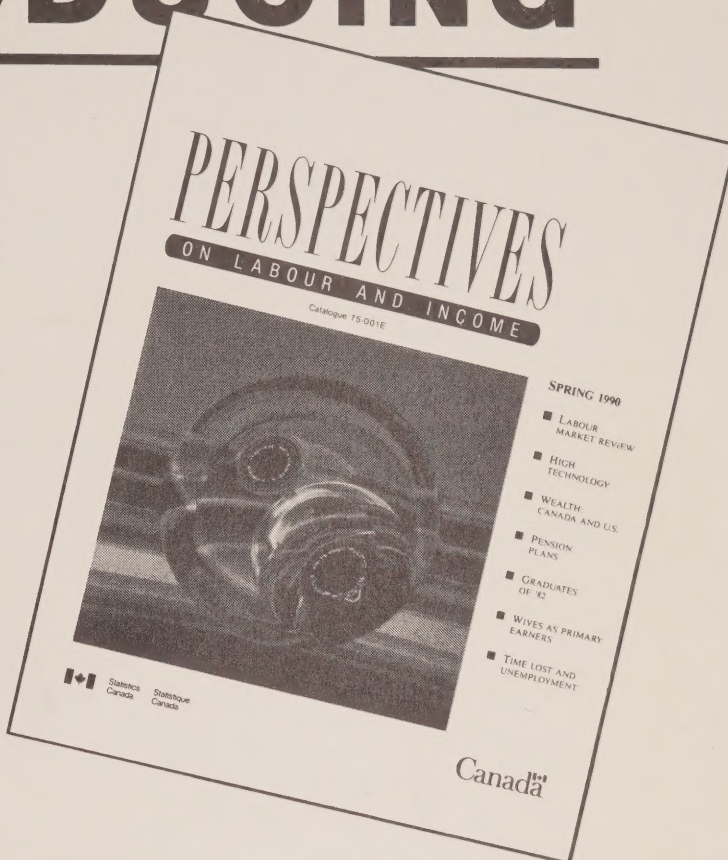
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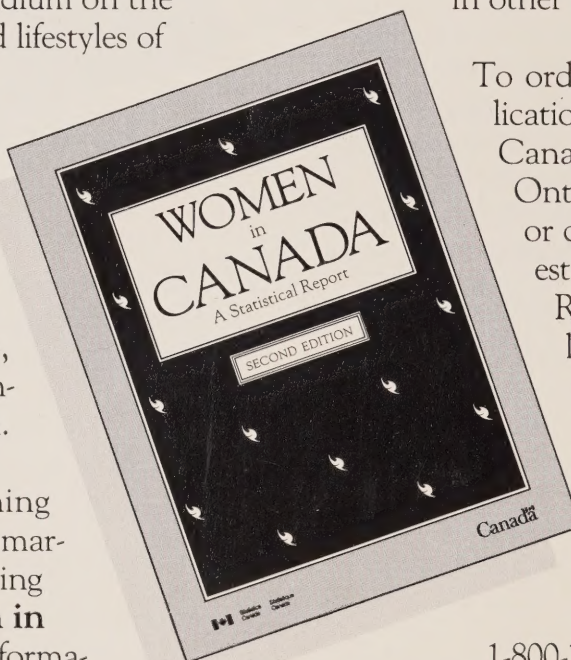
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